

MASS.
P. D.
1955
sec. B



UMASS/AMHERST


312066 0285 1875 6

U OF MASS/AMHERST LIBRARY

RECEIVED

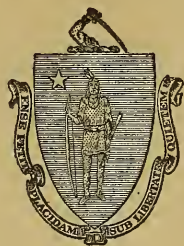
SEP 21 1966

DOCUMENTS COLLECTION



Digitized by the Internet Archive
in 2010 with funding from
Boston Library Consortium Member Libraries

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
of the
COMMISSIONER OF BANKS
for the
Year Ending June 30, 1955

SECTION B
Relating to
CREDIT UNIONS

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

109 STATE HOUSE, BOSTON

Commissioner of Banks

CHARLES P. HOWARD

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Director of Credit Union Examinations

CHARLES W. HERZIG

Assistant Director of Credit Union Examinations

FRANCIS J. HILLBERG

Attorney

JOHN P. CLAIR

Director of Research and Statistics

GEORGE C. MANSFIELD

CONTENTS

	PAGE
CENTRAL CREDIT UNION FUND, Inc.:	
Abstract of Annual Report	50
Text	vi
CREDIT UNIONS:	
Abstracts of Annual Reports	2
Aggregate Statements and Statistical Data	44
Alphabetical Index and Miscellaneous Data	30
Legislation Enacted (Acts of 1954 and 1955)	v
Text and Miscellaneous Data	iv

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, MASSACHUSETTS
October 1, 1955

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

Pursuant to the provisions of General Laws, Chapter 167, Section 9, as amended by Section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions for the year ending June 30, 1955.

In accordance with the amended provisions of the above mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department. This report will cover a calendar year.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully

CHARLES P. HOWARD
Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve months period from July 1, 1954 to June 30, 1955, inclusive.

During the period ending June 30, 1955, twelve new credit unions began business and eight entered into liquidation. This turnover represents a normal situation with respect to these corporations whose operations are primarily on a local level and accordingly are subject to local influences which have a definite bearing on the possibilities of growth and development.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1955 and changes effective during the previous twelve months period.

Total Assets

On June 30, 1955 the 474 credit unions in operation had total assets of \$129,121,325 which represents an increase of \$11,601,071 or 9.87% over the figure of June 30, 1954.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$2,196,768 to the present outstanding balance of \$32,408,771 and the secured group increased \$1,694,614 to \$13,467,808. Together these two classifications comprise 35.53% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$36,436,698 representing 28.22% of total assets reflects an increase of \$4,836,666 for the twelve months period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, decreased \$1,811,930 during the year, but the present book value of \$13,298,929 or 10.30% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve months period, holding in shares of co-operative banks increased \$1,559,981 to a present total of \$14,349,188 and deposits in savings banks and in savings departments of trust companies and national banks increased \$2,064,991 to an outstanding balance of \$5,997,152. Investments in bank stocks increased \$358,203 to a total book figure of \$2,468,592 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$238,922 during the year and the present combined total of \$7,529,956 equals 5.83% of total assets.

Shares and Deposits

Outstanding share capital increased \$9,301,351 or 9.97% during the year to a present balance of \$102,624,048 which is held by 377,323 members. Deposits including club accounts, rose \$482,952 to a total of \$10,043,864.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$1,288,667 during the period and the present combined total of \$12,281,408 represents 9.51% of total assets.

**CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1954 AND JUNE 30, 1955, INCLUSIVE**

Date Business Commenced	Name	Location
Sept. 3, 1954	Leominster Credit Union	Leominster
Sept. 17, 1954	Friend Street Credit Union	Boston
Nov. 1, 1954	Embeco Credit Union	Springfield
Nov. 1, 1954	Hampeo Credit Union	Easthampton
Nov. 1, 1954	M B C O Credit Union	Cambridge
Nov. 2, 1954	Graphic Arts Credit Union	Boston
Nov. 18, 1954	Federation Credit Union	Boston
May 2, 1955	Railway Express Credit Union	Springfield
May 6, 1955	Glodol Credit Union	Boston
May 9, 1955	Woburn Credit Union	Boston
June 9, 1955	Plymouth Rubber Credit Union	Canton
June 23, 1955	Dorchester Credit Union	Boston

**CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1954 AND JUNE 30, 1955, INCLUSIVE**

Fraternal Credit Union, Boston.
 Friend Street Credit Union, Boston*.
 Hotel Employees Credit Union, Boston.
 Local 254 Credit Union, Boston.
 Lowell Bleachery Credit Union, Lowell*.
 Medford Consumers Credit Union, Medford.
 Nenco Credit Union, Leominster.
 Pyramid Credit Union, Boston*.
 Revere Schools Credit Union, Revere.
 Sanapak Employees Credit Union, Wheelwright.
 Weavers Progressive Credit Union, Fall River.

*Commenced liquidation during the year.

**LEGISLATION ENACTED RELATING TO CREDIT UNIONS
ACTS OF 1954**

<i>Chapter</i>	<i>Amendments to</i>	<i>Description</i>
486	G.L., C. 168, s. 54 Cl. 15th(a)	Directing the Commissioner of Banks to include in the List of Legal Investments for Savings Banks certain bonds and notes, bank stocks and fire insurance stocks that are legal investments for savings banks (affecting G.L., C. 171, s. 21 re. credit unions).
681	G.L., C. 167, s. 5	Clarifying the jurisdiction in equity of the Supreme Judicial Court on review of removals of bank officers who have persisted in improper practices.

ACTS OF 1955

122	G.L., C. 171, s. 24(B)	Authorizing credit unions having assets of five hundred thousand dollars or more to make first mortgage loans on any one parcel of real estate to an amount not exceeding twelve thousand dollars, the total liability of any one member as borrower on loans so secured not to exceed twenty-four thousand dollars.
-----	------------------------	--

147	G.L., C. 171, s. 18	Providing new requirements for loans to directors and authorizing such loans without approval by vote of two-thirds of the other members of said board when such loans are sufficiently secured by a pledge of defined collateral.
-----	---------------------	--

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1954 and ending June 30, 1955.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$742,100.52 at the close of business on June 30, 1955. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

LIST OF CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
INTEREST PAID, AND OTHER INFORMATION
AS OF JUNE 30, 1955

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
ACTON	\$	\$	\$	\$	\$	\$	\$
T. I. C. Employees	10,322	-	7,400	10,425	-	105	28,252
ACUSHNET							
Acushnet Process Employees .	21,657	-	190,100	17,982	-	-	229,739
AMESBURY							
Amesbury Franco-American .	107,998	299,794	37,179	23,591	13,440	6,019	488,021
ASHLAND							
Fenwal	28,192	-	91,874	5,647	-	274	125,987
Wateco	14,837	-	96,000	31,128	-	2,222	144,187
ATHOL							
Athol	531,847	1,870,535	424,617	80,295	-	7,218	2,914,512
ATTLEBORO							
Attleboro	52,571	1,017	1,086	8,712	-	24	63,410
Sisalkraft	34,106	25,235	63,726	9,753	-	-	132,820
AUBURN							
Worcester Rendering Employees	2,372	-	536	205	-	-	3,113
BARRE							
Barwooleo	48,211	75,282	73,444	9,084	-	439	206,460
BEVERLY							
Beverly Investment	27,313	-	24,427	4,934	-	25	56,699
Beverly Municipal	39,036	-	7,708	1,329	-	150	48,223
BILLERICA							
Lowell Rendering Employees .	4,996	-	5	3,498	-	-	8,499
BOSTON							
Allis-Chalmers	76,323	-	17,500	27,507	-	568	121,898
Alpha	7,578	-	19,159	196	-	81	27,014
American Chapels	155,010	-	199,171	11,099	-	540	365,820
Amlico	39,840	-	15,710	9,252	-	-	64,802
Armour Berkeley Street . . .	16,501	-	30,363	11,224	-	142	58,230
Armour Clinton Market . . .	4,931	-	62	381	-	-	5,374
Armour Leather	1,940	-	-	106	-	-	2,046
B. C. G. Employees	370,676	-	96,500	17,001	-	1	484,178
Bellevue	632	-	31	265	-	40	968
Ber Ditcher	15,697	-	-	6,306	-	-	22,003
B L H Employees	18,736	-	30,910	9,193	-	-	58,839
Blue Hill	512,650	1,412,790	1,365,475	47,102	-	8,903	3,346,920
Borisaver	37,009	-	11,370	3,183	-	265	51,827
Boston American Composing Room	8,051	-	2,500	3,325	-	72	13,948
Boston Arbeiter Ring	37,516	-	7,000	1,372	-	-	45,888

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
20,072	-	6,861	1,222	97	3 ½	-	185	80	-	227
215,599	-	-	14,100	40	3	-	754	134	-	1,096
367,133	62,903	9,832	38,063	10,090	4	3	1,140	450	97	5,291
116,447	-	-	9,490	50	4 ½	-	432	147	-	480
131,697	-	-	12,482	8	2 ½	-	879	176	-	1,387
2,554,466	-	85,878	225,932	48,236	3	-	4,882	1,811	-	33,602
55,153	505	-	7,632	120	2	½	795	362	1	3,594
117,790	-	-	11,412	3,618	5	-	286	102	-	262
2,189	-	-	895	29	3	-	42	17	-	74
185,001	-	-	19,484	1,975	3 ½	-	402	161	-	-
19,878	17,555	-	19,230	36	3	1	221	51	176	1,618
43,438	-	-	4,770	15	4 ½	-	239	145	-	1,871
7,259	-	-	1,240	-	3	-	69	35	-	174
113,582	-	-	7,939	377	-	-	661	354	-	2,855
25,586	-	-	1,425	3	3	-	224	67	-	411
323,527	-	7,839	33,854	600	4	-	885	475	-	9,451
56,107	-	-	8,542	153	3	-	529	212	-	1,092
42,877	-	9,719	5,555	79	4 ¾	-	221	80	-	853
3,891	-	-	1,483	-	2	-	74	39	-	361
1,412	-	-	634	-	3	-	25	12	-	121
377,278	-	-	104,217	2,683	3.6	-	1,744	1,063	-	13,433
136	-	-	832	-	-	-	18	5	-	110
18,287	-	-	3,708	8	3	-	106	76	-	698
55,450	-	-	3,233	156	4	-	236	101	-	197
2,897,907	104,930	83,603	162,816	97,664	27 ½	1	5,086	1,204	176	34,345
47,152	-	-	4,666	9	3 ½	-	118	73	-	1,079
11,068	-	-	2,877	3	4	-	158	86	-	948
39,050	-	-	6,823	15	3 ½	-	252	120	-	1,314

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Boston & Albany Employees . . .	1,405,229	228,384	733,475	205,102	-	286	2,572,476
Boston & Maine Railroad Em- ployees . . .	851,935	2,586	373,936	745,831	-	-	1,974,288
Boston Edison Employees . . .	625,251	-	404,365	62,618	-	7,005	1,099,239
Boston Firefighters . . .	572,729	-	138,538	113,718	-	-	824,985
Boston I. R. A. Employees . . .	29,510	-	7,230	2,400	-	-	39,140
Boston Post . . .	79,171	36,360	73,731	12,482	-	1,408	203,152
Boston Post Office Employees . .	959,615	136,542	322,812	123,259	-	8,872	1,551,100
Boston Progressive . . .	140,957	188,268	174,965	52,888	30,000	9,346	596,424
Boston Railway Mail Employees .	51,101	-	3,696	8,031	-	-	62,828
Boston Shell . . .	74,568	-	16,000	5,710	-	-	96,278
Boston Taxi Drivers Association .	17,804	-	200	3,060	-	31	21,095
Boston University Employees . .	49,671	-	16,000	4,932	-	-	70,603
Boston USCSC Employees . . .	11,647	-	8,405	7,118	-	-	27,170
Bowker Employees . . .	5,950	-	-	1,714	-	-	7,664
Brighton-Allston . . .	15,405	-	-	728	-	370	16,503
Cabot Boston . . .	59,983	4,820	75,371	4,668	-	138	144,980
Chamberlain . . .	25,431	-	12,000	4,918	-	50	42,399
Charlesbank . . .	2,628	-	7,005	942	-	-	10,575
City . . .	13,592	17,404	24,465	5,851	-	-	61,312
City of Boston Employees . . .	859,214	-	24,752	29,813	-	6	913,785
Codman . . .	22,295	-	1,000	4,349	-	-	28,144
Colonial Employees . . .	11,301	-	407	3,935	-	-	15,643
Columbus . . .	11,692	-	12,292	3,446	-	-	27,430
Consumers . . .	52,037	640	16,004	5,395	-	296	74,372
Corenco Employes . . .	3,211	-	1,293	1,160	-	23	5,687
Dorchester . . .	-	-	-	1,119	-	-	1,119
Dorchester Browning . . .	32,562	-	10,000	10,757	-	-	53,319
Eaton . . .	55,570	117,057	8,631	14,699	-	427	196,384
Emblem . . .	41,444	-	45,168	1,845	-	190	88,647
Federal . . .	60,518	-	5,809	6,148	-	1	72,476
Federation . . .	24,828	-	-	827	-	-	25,655
Fenway . . .	5,261	-	7,000	14,251	-	-	26,512
Filene . . .	162,906	87,510	497,285	28,140	-	661	776,502
Firefundic . . .	6,365	-	12,099	3,894	-	-	22,358
Forty Associates . . .	21,674	-	55,045	5,075	-	125	81,919
Franklin Aid . . .	50,582	-	-	11,915	-	358	62,855
Friendship . . .	51,805	-	10,077	6,654	-	-	68,536
Geneva . . .	29,578	-	11,419	5,398	-	-	46,395
Gilco . . .	27,170	-	60,716	20,129	-	1,242	109,257
Glenway . . .	6,397	-	-	1,479	-	-	7,876
Glovel . . .	2,044	-	-	388	-	73	2,505
Graphic Arts . . .	532	-	4,975	2,118	-	6	7,631
Gulf Boston . . .	50,976	1,661	27,200	1,861	-	134	81,832
Harbor Village . . .	24,436	-	1,591	2,666	-	-	28,693
Harmony . . .	12,272	-	4,927	2,749	-	-	19,948
Harold . . .	145,498	-	1,740	4,979	-	-	152,217
Hart . . .	624	-	2,999	1,610	-	-	5,233
Hazelwood Community . . .	14,367	-	-	2,381	-	24	16,772
Herald-Traveler Employees . . .	68,813	-	53,203	22,145	-	-	144,161
Hersey Employees . . .	5,972	-	54,565	18,632	-	190	79,359
Hillside . . .	315,988	15,080	182,301	18,592	-	387	532,348
Homestead . . .	12,418	-	4,057	-	-	-	16,475
Howard . . .	38,955	-	41,305	1,996	-	-	82,256
Howco . . .	4,353	-	5,185	1,202	-	-	10,740
Hub . . .	39,632	-	-	4,769	-	1,744	46,145
Humboldt . . .	63,918	-	60,289	21,016	-	-	145,223
Industrial . . .	355,154	30,502	36,354	14,575	-	1,900	438,485
Intervale . . .	6,878	-	1,163	647	-	-	8,688
Jamaica Plain . . .	14,250	-	-	2,425	-	-	16,675
Jordan's . . .	102,155	-	786,617	23,599	-	-	912,371
Klevanar . . .	1,955	-	-	433	-	-	2,388

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expen
\$	\$	\$	\$	\$						\$
1,858,378	-	-	698,199	15,899	5	-	10,520	6,275	-	127,298
497,732	440,058	315,369	720,542	587	7.2	2 1/2	6,793	2,804	2,134	42,826
810,904	191,310	-	95,664	1,361	4	1	3,376	1,602	1,227	20,460
679,431	-	52,488	84,078	8,988	5	-	1,862	1,324	-	21,665
30,408	-	-	5,732	3,000	6	-	161	93	-	664
173,526	-	-	24,896	4,730	3 3/4	-	672	350	-	5,005
1,350,160	-	-	189,034	11,906	4	-	6,014	3,527	-	45,212
467,006	14,460	26,887	55,671	32,400	2 1/2	1	3,502	617	69	29,361
46,860	-	-	15,961	7	3 1/2	-	720	442	-	2,139
86,686	-	-	9,587	5	6	-	315	166	-	719
19,912	-	-	1,129	54	5	-	204	137	-	1,160
66,933	-	-	3,632	38	4	-	383	193	-	1,447
21,639	-	3,869	1,661	1	3 1/2	-	163	48	-	329
370	6,020	-	674	600	-	-	74	53	74	141
15,003	-	-	1,500	-	-	-	155	81	-	1,870
128,144	3,253	7,040	6,535	8	4 3/4	2	230	119	7	661
37,808	-	-	4,543	48	4	-	248	115	-	1,227
8,297	-	-	2,278	-	2 1/2	-	53	15	-	386
55,597	-	-	5,206	509	3	-	165	48	-	739
704,757	44,715	-	163,912	401	8	2	10,642	5,050	383	19,135
23,577	-	-	4,562	5	4	-	104	54	-	690
12,499	-	-	3,144	-	3	-	127	76	-	590
23,254	-	-	4,116	60	2	-	122	55	-	1,197
65,380	-	-	7,994	998	2 1/2	-	538	203	-	3,133
3,378	-	1,622	687	-	2 3/4	-	48	15	-	68
1,110	-	-	-	9	-	-	38	-	-	-
47,565	120	-	5,479	155	4	-	145	81	2	1,615
162,112	-	-	20,479	13,793	4	-	316	190	-	2,132
69,069	-	-	19,529	49	5	-	803	376	-	500
65,742	-	-	6,724	10	3 1/2	-	183	96	-	959
24,318	-	-	1,088	249	-	-	364	295	-	244
24,766	-	-	1,582	164	4 1/2	-	138	54	-	218
187,680	473,072	10,542	101,861	3,347	3	3	2,388	930	1,522	6,647
20,956	-	-	1,402	-	4	-	137	44	-	155
76,334	-	-	5,571	14	3 1/2	-	184	92	-	1,054
56,641	202	-	5,986	26	4	1 1/2	303	154	8	1,654
62,480	-	-	5,904	152	4	-	201	107	-	2,410
39,812	-	-	6,535	48	3	-	213	156	-	1,474
16,531	42,468	39,646	10,135	477	3 1/2	2 1/2	1,096	338	416	2,262
6,107	-	-	1,764	5	2 1/2	-	79	30	-	456
2,482	-	-	-	23	-	-	44	11	-	194
7,631	-	-	-	-	-	-	33	5	-	158
72,433	-	-	9,386	13	4	-	281	156	-	907
23,863	-	-	4,292	538	3	-	598	315	-	1,635
16,592	-	-	3,353	3	4 1/2	-	73	41	-	552
123,816	-	-	28,322	79	5	-	538	366	-	5,677
4,738	-	-	495	-	5	-	69	14	-	103
15,361	-	-	1,326	85	4 1/2	-	165	65	-	234
124,855	-	-	19,126	180	2 3/2	-	830	400	-	4,949
76,612	-	-	2,562	185	2 3/4	-	273	88	-	503
473,728	-	-	58,073	547	4	-	1,153	783	-	18,499
13,253	-	-	2,253	969	-	-	118	53	-	234
74,941	-	-	7,295	20	3 1/2	-	323	156	-	1,711
9,573	-	-	1,166	1	3 1/2	-	64	29	-	166
24,021	-	-	11,117	11,007	-	-	419	254	-	2,239
122,894	-	-	22,195	134	3 1/2	-	470	218	-	4,314
373,935	3,064	4,777	54,877	1,832	3 1/2	-	1,679	1,007	12	12,743
7,362	-	-	1,322	4	3	-	72	32	-	235
13,727	-	-	2,929	19	3	-	150	83	-	1,036
821,571	-	-	81,913	8,887	3	-	2,562	874	-	2,018
2,061	-	-	325	2	4	-	44	21	-	41

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Liberal	12,746	-	-	4,317	-	-	17,063
Liberty	87,992	74,318	54,789	25,144	-	501	242,744
Lord Beaconsfield	122,741	51,933	45,677	5,972	4,893	1,831	233,047
Maccabee	24,866	-	1,558	181	-	50	26,655
Mascot	81,456	21,610	59,000	19,823	-	678	182,567
Memorial	30,901	-	10,000	5,391	-	-	46,292
Mohliwer	88,006	12,187	67	15,295	-	196	115,751
Moreland	14,780	-	1,000	2,107	-	-	17,887
Morgan Memorial	1,561	-	17,710	3,567	-	44	22,882
Mortons Employees	10,877	-	31,326	-	-	-	42,203
MTA Employees	1,577,421	-	91,508	87,549	-	27,034	1,783,512
Mutual	41,329	-	10,953	4,516	-	102	56,900
Mutual Aid	1,290	-	-	1,881	-	109	3,280
Navy Building	26,052	-	7,293	3,589	-	-	36,934
Navy Yard Employees	237,352	-	120,933	45,134	-	11,456	414,875
Neburn	5,251	-	13,787	1,974	-	-	21,012
New Haven Railroad Employees	1,933,354	1,712,871	1,847,060	113,482	-	19,801	5,626,568
N.I.C.	5,919	-	3,000	1,989	-	28	10,936
Noddle Island	85,709	253,999	66,691	17,336	-	956	424,691
One-Twenty	35,463	-	2,600	860	-	1	38,924
Overland	93,704	-	42,372	27,953	-	507	164,536
Plan	33,398	-	60,809	5,645	-	-	99,852
Pressers Union Local 12 ILGWU	21,992	-	-	4,573	-	456	27,021
Pulaski	7,046	-	5,000	2,550	-	-	14,596
Redberry	13,266	-	3,600	5,053	-	-	21,919
Rex	144,162	-	38,927	41,788	-	1	224,878
R. H. White's Employees	17,035	-	62,972	4,086	-	-	84,093
Roxbury Independent	80,422	32,593	38	9,256	-	61	122,370
Roxbury Workmen's Circle	13,691	-	30,051	3,330	-	91	47,163
Seaver	28,104	-	12,752	4,825	-	-	45,681
Security Employees	29,841	-	6,886	4,299	-	-	41,026
Social Service	182,538	449,045	643,574	47,222	-	-	1,322,379
Spaulding Moss Employees	7,046	-	6,837	1,026	-	205	15,114
Square Deal	33,069	-	20,000	2,473	-	225	55,767
State Employees	430,943	1,171	18,100	34,341	-	1,264	485,819
Swift Boston	22,114	-	9,603	2,702	-	-	34,419
T & H Employees	13,444	-	15,000	3,522	-	-	31,966
Telephone Workers'	3,015,820	360	1,270,876	42,242	-	3,612	4,332,910
Thriftway	3,193	-	-	1,338	-	-	4,531
T R I B	2,630	-	1,015	2,289	-	-	5,934
Unity Club	2,905	-	773	336	-	20	4,034
Victory	35,575	8,938	14,000	3,149	-	63	61,725
Walter Baker Employees	161,502	2,452	104,385	2,141	-	492	270,972
Walworth	12,651	-	57,561	3,902	-	-	74,114
Ward's	14,423	-	31,971	1,030	-	15	47,439
Washington	52,844	-	15,614	5,773	-	150	74,381
Welfare	28,781	-	11,378	2,835	-	-	42,994
Westinghouse Employees	6,615	-	-	4,359	-	-	10,974
Whitson	91,204	51,375	41,689	36,031	-	1,198	221,497
Zaslav Volin	22,230	-	3,000	2,134	-	-	27,364
BRIDGEWATER							
Bridgewater	214,533	97,799	48,560	36,526	3,012	816	401,246
BROCKTON							
Barbourwelt	19,548	-	17,898	419	-	-	37,865
Brockton	299,732	671,792	576,233	95,721	33,500	6,285	1,683,263
Brockton Brotherhood	132,246	83,470	37,574	14,350	4,075	990	272,705
Brockton EMSR	39,955	49,329	58,494	3,556	-	4,100	155,434
Brockton Firemen's	34,027	-	59,964	2,730	-	-	96,721

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
15,372	-	-	1,680	11	3	-	86	58	-	709
214,222	-	-	25,763	2,759	4½	-	716	372	-	2,899
210,455	27	-	20,418	2,147	3	1	941	495	2	7,621
23,788	-	-	2,480	337	4	-	190	140	-	1,127
164,188	-	-	15,461	2,918	3	-	575	287	-	2,645
41,614	-	-	4,662	16	3½	-	260	149	-	1,409
99,778	-	-	13,129	2,844	4	-	416	204	-	2,660
16,831	-	-	1,042	14	3½	-	151	72	-	256
20,800	-	-	2,035	47	1½	-	131	21	-	124
37,497	-	-	3,809	897	2½	-	125	59	-	-
1,341,498	-	-	423,304	18,710	4	-	6,152	5,370	-	54,142
44,918	-	-	11,935	47	3½	-	336	199	-	2,759
2,614	-	-	646	20	-	-	73	8	-	165
33,853	-	-	3,057	24	4	-	354	132	-	515
363,778	-	-	47,877	3,220	3	-	3,860	2,393	-	17,030
18,371	-	-	2,641	-	3½	-	83	43	-	223
5,046,437	-	-	578,471	1,660	5	-	11,557	6,475	-	203,578
8,496	-	-	2,357	83	-	-	139	92	-	571
373,368	18,551	-	31,941	831	4	3	826	504	71	10,319
35,027	-	-	3,892	5	4½	-	240	113	-	1,066
107,940	-	-	56,576	20	3	-	701	471	-	3,366
80,848	6,435	-	12,280	289	4½	2	382	160	27	440
24,642	-	-	2,244	135	4	-	206	131	-	-
13,103	-	-	1,476	17	-	-	92	33	-	458
19,315	-	-	2,599	5	2½	-	246	98	-	475
161,828	-	29,043	31,994	2,013	3	-	934	576	-	8,169
78,248	-	-	5,845	-	3	-	449	222	-	591
111,189	-	-	10,004	1,177	3½	-	395	195	-	2,706
41,914	-	-	5,243	6	2	-	167	40	-	963
38,546	-	-	7,116	19	4	-	137	77	-	1,118
32,593	-	-	8,201	232	4	-	381	122	-	810
974,550	235,360	-	108,389	4,080	3½	1¾	3,083	680	500	17,144
13,318	-	-	1,703	93	3	-	169	77	-	411
51,348	-	-	4,367	52	3	-	157	106	-	620
394,567	13,773	-	61,084	16,395	4	1	2,234	1,203	116	14,760
29,260	-	-	5,129	30	4	-	249	122	-	698
30,168	-	-	1,669	129	4½	-	216	97	-	13
3,390,626	-	-	779,929	162,355	3	-	12,791	5,616	-	112,575
3,908	-	-	622	1	3	-	81	22	-	61
5,535	46	-	327	26	-	-	105	32	1	32
1,650	1,450	-	934	-	2	2	60	27	18	145
52,697	-	-	8,627	401	4	-	151	97	-	2,258
228,500	-	-	35,683	6,789	4½	-	699	423	-	4,114
12,156	52,928	-	9,025	5	4	2¾	420	157	141	804
15,749	22,542	5,342	3,805	1	4½	3	177	128	-	273
64,512	-	-	9,832	37	4	-	278	141	-	1,216
37,568	-	-	5,424	2	4½	-	218	110	-	1,182
10,234	-	-	683	57	4	-	169	88	-	37
99,170	74,940	-	45,055	2,332	4	3	803	397	186	3,068
22,113	-	-	5,231	20	4	-	136	67	-	843
313,123	-	42,733	40,343	5,047	3¾	-	1,346	832	-	11,632
33,828	-	-	3,882	155	3	-	256	193	-	1,343
1,305,695	133,193	49,007	165,245	30,123	3	2¾	2,731	804	221	21,614
122,286	19,122	91,988	37,822	1,487	3½	2¾	807	565	93	5,720
124,521	-	9,100	15,508	6,305	3½	-	325	153	-	2,861
89,118	-	-	7,601	2	4¼	-	332	137	-	586

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BROCKTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Brockton Taunton Gas Light Employees	14,834	-	73,560	1,810	-	25	90,229
Brockton Postal Employees	32,676	-	72,851	986	-	390	106,903
Campello	73,711	19,213	26,224	11,301	3,380	838	134,667
Crecent	442,616	832,804	443,682	75,146	25,000	7,091	1,826,339
Edico	69,842	33,121	87,429	24,954	-	-	215,346
Lafayette	44,664	117,576	88,145	36,202	-	1,200	287,787
Montello	1,793	198	3,000	313	-	-	5,304
BROOKLINE							
Brookline Municipal	339,984	564,011	12,865	44,661	-	6,171	967,692
Longwood	66,377	-	-	9,033	-	-	75,410
St. Aidan's	7,389	-	1,000	484	-	-	8,873
CAMBRIDGE							
C T C	12,288	-	15,454	1,602	-	-	29,344
Cambridge	53,741	5,600	8,113	3,362	-	1,122	71,938
Cambridge Portuguese	37,816	249,135	100,735	12,243	-	1,074	401,003
Cambridge Utilities Employees	80,314	-	69,938	6,389	-	-	156,641
Central	17,087	-	2,760	3,583	-	-	23,430
Darex	192,605	-	30,855	941	-	-	224,401
Eamco	67,584	-	-	11,101	-	289	78,974
East Cambridge	21,498	-	119	1,528	-	-	23,145
Eastern	27,155	-	40,737	10,515	-	-	78,407
Elm	41,875	4,810	3,225	8,828	-	121	58,859
G R	57,283	72,588	185,172	16,586	-	325	331,954
Harvard University Employees	223,993	49,582	102,023	13,870	-	2,598	392,071
Inman	4,102	-	1,092	2,870	-	59	8,231
Lever Cambridge Employees	218,442	279,477	22,000	23,345	-	1,738	545,002
M B C	4,533	-	-	1,169	-	-	5,702
Squire Employees	54,744	-	109,922	10,901	-	36	175,603
Simco	127,302	52,139	86,152	8,341	-	938	274,872
Western	8,757	-	10,176	4,484	-	-	23,417
Woven Hose Employees	43,256	-	30,284	-	-	115	73,655
CANTON							
Plymouth Rubber	300	-	-	1,267	-	-	1,567
CHELSEA							
American Independent	18,890	-	8,240	851	-	-	27,981
Atlantic	32,387	-	17,000	879	-	303	50,569
Benjamin Franklin	276,627	250	5,259	10	-	9,182	291,328
Carmel	433,889	109,026	288,000	60,124	31,627	9,963	932,629
Chestnut	33,182	-	35,717	9,554	-	-	78,453
Congress	21,782	-	3,248	2,753	-	-	27,783
Continental	38,809	9,200	16,802	6,912	-	337	72,060
Family	29,165	-	720	133	-	439	30,457
Independent	95,966	4,040	3,911	5,495	-	1,734	111,148
Jogues	25,189	-	11,103	5,999	-	775	43,066
Judaean	33,105	2,120	51,233	9,254	-	44	95,756
Madison	32,104	-	19,103	7,969	-	622	59,798
New Chelsea	146,077	8,093	6,029	984	-	3,446	164,629
Ponedeler	22,420	-	29,275	489	-	-	52,184
Walnut	32,624	-	18,197	10,047	-	99	60,967
Winnissimmet	91,786	58,931	15,984	16,146	-	-	182,847

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
83,434	-	-	6,794	1	3 1/4	-	240	98	-	447
91,049	1,040	294	14,487	33	4	-	310	112	6	1,198
103,871	9,719	6,821	8,793	458	4	2	724	721	44	2,418
1,293,877	205,494	104,619	176,637	45,712	3 1/4	2 3/4	3,572	1,446	263	25,030
190,273	-	-	22,787	2,281	4	-	355	162	-	1,007
231,638	-	27,619	23,260	5,270	3 1/2	-	675	198	-	3,406
2,217	-	-	3,086	1	-	-	61	21	-	47
830,489	-	-	67,641	19,562	3 1/4	-	2,434	1,107	-	25,439
69,464	-	-	5,904	42	4	-	253	134	-	1,099
7,063	-	-	1,774	36	4	-	104	44	-	184
27,773	-	-	1,569	2	4	-	117	46	-	181
57,800	-	-	13,918	220	4	-	349	139	-	5,054
341,633	-	-	49,107	10,263	3	-	736	252	-	4,903
146,295	-	-	10,344	2	4 1/2	-	614	321	-	735
19,994	-	-	3,434	2	1 1/2	-	93	48	-	647
187,943	-	-	33,054	3,404	4	-	775	475	-	6,896
67,913	-	-	10,965	96	3	-	400	213	-	4,448
14,794	-	-	8,317	34	3	-	183	61	-	1,371
63,849	-	-	14,461	97	3 1/2	-	385	171	-	1,958
53,147	-	-	5,676	36	4	-	161	89	-	1,971
314,219	-	-	14,215	3,520	4 1/4	-	501	227	-	1,271
362,723	-	2,797	23,735	2,816	4	-	1,812	768	-	10,384
6,614	-	-	1,614	3	2	-	63	14	-	486
468,250	-	11,001	55,205	10,546	3	-	918	582	-	12,835
5,538	-	-	136	28	-	-	78	30	-	76
132,880	-	21,440	21,225	58	3	-	642	260	-	3,831
249,397	-	-	23,530	1,945	4	-	791	456	-	5,406
17,362	-	-	6,053	2	3	-	59	26	-	820
66,713	-	-	5,334	1,608	3 1/2	-	384	300	-	2,181
1,500	-	-	6	61	-	-	120	2	-	-
23,929	-	-	4,052	-	3	-	123	47	-	665
46,415	-	-	4,131	23	2 1/2	-	228	108	-	1,395
206,687	-	-	77,394	7,247	4	-	1,388	816	-	14,328
842,259	-	21,955	66,464	1,951	4	-	2,183	1,877	-	32,269
66,636	-	-	11,802	15	3	-	268	143	-	2,120
23,718	-	-	4,065	-	4	-	121	64	-	576
56,339	-	-	15,632	39	4	-	254	138	-	2,439
28,356	-	-	2,100	1	4	-	137	98	-	1,566
75,300	-	-	35,786	60	1	-	397	287	-	3,406
38,482	-	-	4,570	14	3	-	334	129	-	2,022
82,456	-	-	12,845	455	3	-	199	76	-	2,198
48,380	-	5,100	6,316	2	3	-	269	225	-	1,921
151,163	-	-	13,002	464	3	-	653	471	-	10,698
47,933	-	-	4,225	26	2 3/4	-	264	123	-	-
50,391	-	-	10,571	5	-	-	250	120	-	1,111
152,128	-	-	26,164	4,555	3	-	814	315	-	5,079

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
CHICOPEE	\$	\$	\$	\$	\$	\$	\$
Aldenville Community	129,671	58,045	6,500	9,376	-	3,301	206,893
Chicopee Teachers'	6,189	-	3,823	1,880	-	17	11,909
F. W. Sickles Employees	106,635	195,933	107,072	14,385	-	2,802	427,427
Handy Employees	58,518	-	80,416	8,669	-	2,662	150,265
Polish National	91,781	1,241,836	589,901	186,942	-	4,482	2,114,942
Spalding Employees	121,443	93,005	44,303	7,387	-	2,003	268,141
Springfield Rendering Employees	3,187	-	729	640	-	-	4,556
Starnsco	94,004	10,260	119,329	2,038	-	1,633	227,264
Willimansett	38,509	3,832	28,363	14,448	-	453	85,605
CLINTON							
Colonial Press	122,395	12,274	178,138	3,193	-	841	316,841
DANVERS							
Essex Agricultural	23,113	-	22,332	868	-	-	46,313
DEDHAM							
Rust Craft	103,213	-	211,041	11,915	-	658	326,827
DOUGLAS							
Hayward-Schuster Employees . .	71,084	25,809	161,636	12,800	-	9,264	280,593
EASTHAMPTON							
Hampco	1,901	-	-	703	-	24	2,628
EVERETT							
Carmote Employees'	10,734	-	15,505	8,160	-	-	34,399
Everett	88,639	131,675	19,228	21,114	-	974	261,630
Everett Fire Department	49,919	-	8,235	13,727	-	-	71,881
Everett Police	29,070	-	9,000	3,833	-	-	41,903
Garden Street	11,074	-	-	4,040	-	-	15,114
Merchemco	220,808	237,210	34,000	54,827	-	1,264	548,109
New Deal	87,564	-	49,010	10,308	-	-	146,882
Octane	147,065	-	128,000	21,981	-	-	297,046
Wapico	21,499	-	7,167	8,070	-	-	36,736
FALL RIVER							
Fall River Boys' Club	24,369	267	15,588	1,371	-	199	41,794
Fall River Municipal Employees	650,274	1,421,830	315,664	91,981	-	400	2,480,149
Fall River Postal Employees . .	66,283	-	17,286	9,272	-	-	92,841
Fall River Textile Workers . . .	3,742	-	12,930	988	-	167	17,827
Kavodian	38,641	-	2,676	1,076	-	-	42,393
FITCHBURG							
Cleghorn	224,487	151,035	65,897	11,812	-	6,000	459,231
Crobank	35,752	-	79,289	13,321	-	200	128,562
Falpaço	4,498	-	26,896	44	-	1	31,439
Filestra	6,001	-	219	2,410	-	-	8,630
Fitchburg I-C	367,661	1,076,431	233,607	69,947	-	17,652	1,765,298
Fitchburg Italian-American . .	8,945	-	-	1,647	-	-	10,592
Fitchburg Postal Employees . .	16,794	-	29,723	1,569	-	-	48,086
Fitchco	77,384	-	38,212	1,594	-	1,206	118,396
Senco	18,647	-	23,121	3,614	-	58	45,440
Simonds Employees	23,532	-	168,552	18,795	-	-	210,879

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
163,708	-	11,690	20,442	11,053	3	-	937	388	-	7,762
10,300	-	-	1,608	1	3	-	118	27	-	167
381,429	-	-	23,960	22,038	2.7	-	1,104	387	-	9,575
113,147	-	14,161	16,743	6,214	3	-	400	263	-	1,696
1,885,957	-	45,947	133,108	49,930	3	-	3,642	582	-	17,393
236,882	-	-	21,027	10,232	3	-	1,185	618	-	7,027
3,257	-	-	1,297	2	4	-	58	35	-	168
204,894	-	-	20,949	1,421	3	-	675	360	-	5,822
67,886	-	10,429	6,851	439	2½	-	417	159	-	1,336
288,691	-	-	23,575	4,575	3	-	734	325	-	6,714
32,799	9,602	-	3,899	13	3½	2.6	284	53	111	421
291,279	-	-	35,505	43	3	-	836	329	-	4,309
239,382	-	6,471	34,735	5	2½	-	625	218	-	2,459
2,397	-	-	-	231	-	-	72	18	-	146
23,115	6,368	-	4,915	1	3	-	160	79	70	604
229,632	-	-	28,728	3,270	4	-	705	358	-	7,152
64,077	-	-	6,784	1,020	4	-	272	127	-	971
34,755	-	-	7,147	1	4	-	190	102	-	537
14,112	-	-	998	4	3½	-	92	48	-	612
492,175	-	-	49,542	6,392	4	-	921	548	-	11,112
115,507	-	2,766	28,161	448	4	-	774	389	-	4,429
255,098	-	-	41,282	666	4	-	809	443	-	5,587
33,658	-	-	3,067	11	3	-	176	111	-	616
35,511	-	-	6,277	6	2½	-	448	90	-	1,267
2,346,762	-	-	130,756	2,631	4	-	4,069	1,556	-	18,372
80,896	-	-	11,945	-	4½	-	493	241	-	2,028
5,485	-	4,224	8,118	-	1½	-	253	37	-	117
35,045	-	-	7,344	4	3½	-	155	75	-	928
405,068	69	-	22,874	31,220	3¾	3	1,333	603	4	12,538
115,274	-	-	13,271	17	3½	-	823	302	-	520
21,838	4,089	-	5,510	2	3	-	174	39	15	194
7,435	-	-	1,193	2	4	-	47	37	-	439
1,553,236	10,255	-	169,237	32,570	3½	3.4	3,602	1,240	6	30,268
10,122	-	-	460	10	-	-	110	54	-	295
41,180	539	-	6,316	51	3½	-	168	77	7	815
100,595	-	-	17,742	59	5	-	388	190	-	1,645
33,910	2,146	-	6,770	2,614	4	2	134	57	43	272
196,556	-	-	14,321	2	4	-	1,002	244	-	841

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
FITCHBURG (Continued)	\$	\$	\$	\$	\$	\$	\$
Tri-City Dairymen's	12,735	-	556	2,609	-	-	15,900
Workers'	281,467	3,708,005	1,413,543	115,242	-	8,610	5,526,867
FRAMINGHAM							
D.M.C.	104,724	-	349,157	41,014	-	350	495,245
Fountain	3,374	-	21,664	2,148	-	-	27,186
Framingham UAW	31,757	-	62,476	13,607	-	1,128	108,968
Independent Hebrew . . .	6,300	-	1,687	1,129	-	12	9,128
FRANKLIN							
Thomson	3,821	-	4,074	2,170	-	-	10,065
GARDNER							
Gardner Franco-American .	330,267	772,064	61,966	77,957	-	9,716	1,251,970
Gardner Polish-American .	25,968	5,862	18,302	6,297	-	197	56,628
GLOUCESTER							
40-Fathom	50,301	-	14,176	2,633	-	277	67,387
Gloucester	34,350	-	741	2,243	-	339	37,673
Gloucester Fire Department .	5,237	-	2,797	3,944	-	-	11,978
Gloucester Municipal . . .	20,870	-	1,732	1,973	-	-	24,575
Gloucester Teachers Association	4,476	-	4,741	2,727	-	-	11,944
GREENFIELD							
G. T. & D.	102,400	-	115,415	17,182	-	505	235,502
Treasure	25,765	-	22,577	10,419	-	-	58,761
GROTON							
Hovoco	15,454	-	21,815	1,486	-	-	38,755
Nashoba	1,424	-	1,000	3,737	-	-	6,161
HAVERHILL							
Hamel Employees'	7,005	-	53,374	2,277	-	-	62,656
Haverhill	22,863	-	3,891	730	-	80	27,564
Haverhill Fire Department .	26,590	19,279	37,747	15,096	-	-	98,712
Haverhill Italian American .	117,576	388,847	245,534	13,812	-	779	766,548
Haverhill Police Department .	6,857	-	9,850	3,647	-	-	20,354
Haverhill Postal Employees .	16,615	-	1,000	632	-	-	18,247
Haverhill Teachers	48,022	90,086	97,956	16,420	-	121	252,605
Olympia	26,805	-	6,500	8,422	-	474	42,201
HOLYOKE							
Holyoke	7,587	438,400	269,723	41,932	-	471	758,113
Holyoke G & E Employees .	4,500	-	3,362	693	-	-	8,555
Holyoke Municipal Employees .	50,648	-	4,980	4,916	-	59	60,603
Holyoke Postal	15,340	-	7,250	2,714	-	-	25,304
Holyoke Teachers'	17,407	-	7,411	5,051	-	-	29,869
Nablanko	32,044	-	19,700	4,984	-	-	56,728
Penttiss Wire	4,850	-	10,340	2,673	-	-	17,863
Technifax Employees . . .	11,767	-	453	1,576	-	2	13,798
HUDSON							
Lapointe Employees	39,090	-	3,000	7,194	-	-	49,284

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
4,156 1,873,269	10,159 2,884,886	-	1,551 664,058	34 104,654	4 4	2½ 3	149 3,897	41 1,682	56 2,215	307 33,290
455,751 24,017 100,850 7,306	- 1,478 - -	- - - -	39,471 1,681 8,516 1,817	23 10 102 5	3 ¾ 4 ¾	- - - -	1,697 98 745 94	628 28 177 34	- 5 - -	2,769 218 1,141 408
9,697	-	-	337	31	4	-	65	37	-	42
1,157,936 52,671	- -	- -	75,874 3,904	18,160 51	¾ ¾	- -	2,448 301	1,041 84	- -	21,709 665
53,140 25,336 10,763 22,049 10,365	- 992 - - -	- - - - -	13,983 11,325 1,215 2,526 1,574	264 20 - - 5	3 6 ¾ 2 -	- - - - -	284 127 66 190 130	187 76 44 130 29	- 1 - - -	1,837 1,406 224 350 313
221,051 44,500	- 3,175	- 6,921	11,712 3,998	2,739 167	¾ ¾	- 2	878 123	308 61	- 16	4,426 412
33,705 6,026	- -	- -	5,047 130	3 5	4 3	- -	203 73	73 21	- -	223 36
56,010 21,967 83,062 684,451 18,021	- - - - -	- - - 21,585 -	6,645 5,593 6,635 50,730 2,332	1 4 9,015 9,782 1	¾ ¾ 4 ¾ ¾	- - - - -	195 125 338 1,080 97	55 57 96 331 34	- - - - -	242 1,252 660 7,861 432
14,105 186,685 35,778	- - -	- 40,916 2,137	4,142 18,338 4,280	- 6,666 6	5 4 4	- - -	118 285 211	53 99 91	- - -	303 1,810 915
635,696 7,587 50,839 18,987 26,850	- - - - -	- - - - -	98,036 966 9,489 6,037 3,009	24,381 2 275 280 10	3 2½ 5 5 3	- - - - -	560 98 248 192 160	130 50 147 87 52	- - - - -	7,075 167 1,069 567 320
49,932 15,551 12,755	- - -	- - -	6,796 2,312 1,040	- - 3	¾ 4 ¾	- - -	640 101 113	272 34 39	- - -	1,312 178 113
45,505	-	-	3,423	351	¾	-	272	137	-	254

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
LAWRENCE	\$	\$	\$	\$	\$	\$	\$
Beach Soap Employees	3,701	-	536	443	-	-	4,680
Elgasco	59,676	-	37,000	6,327	-	-	103,003
Emastroco	29,558	-	30,138	2,249	-	1	61,946
Frontenac	44,158	65,708	24,114	23,014	-	751	157,745
Lawrence	222,628	114,032	32,604	43,358	-	1,705	414,327
Lawrence Firefighters	53,409	5,000	37,934	6,539	-	685	103,567
Lawrence Modern	35,081	-	16,055	7,055	-	70	58,261
Lawrence Postal Employees	11,283	-	1,000	2,799	-	-	15,082
Lawrence Teachers'	29,831	-	45,255	13,141	-	275	88,502
Marconi	67,120	69,671	13,279	8,627	-	603	159,300
Pacific Mills	4,484	-	185,641	15,765	-	-	205,890
Prospect Hill Presbyterian	2,444	-	55	3,267	-	-	5,766
United	11,330	-	1,000	1,963	-	-	14,293
LEOMINSTER							
Doyle Works	10,689	-	52,704	11,083	-	-	74,476
Leominster	4,095	-	1,217	1,169	-	-	6,481
Pyrallart Employees	175,472	118,175	73,703	2,362	-	364	370,076
LOWELL							
Bon Marche Employees	6,846	-	7,018	4,377	-	44	18,285
Highland	70,051	-	23,351	2,445	-	477	96,324
Ideal	40,984	-	19,062	1,827	-	711	62,584
Jeanne d'Arc	190,020	2,466,873	1,139,078	158,205	3,900	-	3,958,076
Lowell	79,672	29,877	46,600	7,351	-	511	164,011
Lowell Electric Light Employees	40,042	-	27,159	9,141	-	239	76,581
Lowell EMSR	26,528	-	5	1,830	-	76	28,439
Lowell Firemen's Club	21,552	-	21,163	3,723	-	-	46,438
Lowell Postal Employees	12,319	-	10,000	3,158	-	-	25,477
Northern Massachusetts Tele- phone Workers	383,356	1,023,097	162,395	86,363	-	1,653	1,656,864
LUNENBERG							
Clover Hill	3,915	-	7,590	796	-	-	12,301
LYNN							
Brotherhood	614,227	411,344	252,216	80,386	-	12,500	1,370,673
General Electric River Works Employees	689,493	-	796,521	184,799	-	11,681	1,682,494
Labor Circle	77,833	18,871	144,606	6,031	-	1,130	248,371
Lynn	119,762	90,435	125,495	7,683	-	1,779	345,154
Lynn Independent Workmens Circle	73,986	7,372	17,000	7,336	-	1,455	107,149
Lynn Municipal Employees	52,094	-	49,741	4,756	-	151	106,742
Lynn Police	44,268	42,068	6,000	2,240	-	-	94,576
Lynn Postal District Employees	95,547	-	23,474	958	-	-	119,979
Lynn Teachers	69,963	-	26,000	7,891	-	-	103,854
St. Jean Baptiste Parish	107,264	324,900	58,077	18,250	14,000	3,490	525,981
West Lynn G. E. Employees'	770,538	-	51,165	6,796	-	12,638	841,137
MALDEN							
Bell Rock	37,728	-	6,443	925	-	436	45,532
Cosmopolitan	33,483	-	12,329	13,007	-	-	58,819
Faulkner	4,421	-	3,203	1,334	-	-	8,958
Judson	5,010	-	71	87	-	-	5,168
Majestic	11,996	-	6,269	2,795	-	133	21,193

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
3,944	-	-	736	-	3	-	48	26	-	74
21,053	57,223	-	24,370	357	4	3	286	192	133	1,913
52,615	-	-	9,331	-	3	-	142	94	-	1,341
92,702	42,955	7,337	12,705	2,046	3	1 1/2	690	265	155	4,765
289,776	23,158	4,260	96,589	544	3 1/2	2 1/2	1,668	658	38	15,101
97,552	-	518	5,054	443	4	-	378	126	-	1,171
47,558	-	-	10,701	2	3	-	288	64	-	2,632
10,892	-	-	4,186	4	4	-	158	77	-	742
71,931	-	-	6,570	10,001	3	-	261	89	-	1,389
136,688	-	1,159	21,353	100	3 1/4	-	583	243	-	5,987
185,439	-	-	18,524	1,927	3 1/2	-	495	45	-	403
5,140	-	-	625	1	3	-	99	13	-	32
11,540	-	-	2,752	1	2	-	145	28	-	753
55,533	-	10,292	8,650	1	3	-	353	101	-	906
4,469	-	1,795	94	123	-	-	53	10	-	146
277,185	-	36,090	49,801	7,000	4	-	811	471	-	6,638
16,966	-	-	1,319	-	4	-	107	42	-	193
90,651	-	-	15,651	22	3	-	340	200	-	3,548
54,401	511	-	7,666	6	2 1/4	2 1/4	313	201	1	2,027
3,508,398	-	-	385,001	63,677	2 1/2	-	5,913	1,079	-	25,782
129,098	-	-	34,356	557	3 1/4	-	350	154	-	3,840
65,548	-	-	10,872	161	3	-	291	115	-	2,090
23,952	-	-	4,487	-	5	-	117	117	-	815
40,685	-	-	5,710	43	3 1/2	-	234	99	-	852
21,447	-	-	4,030	-	3.6	-	159	84	-	699
1,397,442	-	-	192,235	67,187	3 1/2	-	3,399	1,460	-	30,979
11,417	-	-	883	1	4	-	57	29	-	116
1,235,658	-	-	131,450	3,565	5	-	1,939	843	-	18,796
1,466,961	-	-	215,422	111	3	-	9,436	4,157	-	36,088
227,688	-	-	20,682	1	3	3	673	159	-	3,819
293,895	-	-	49,287	1,972	3	-	801	264	-	8,091
98,377	-	-	8,750	22	3	-	525	235	-	2,955
98,288	-	-	8,175	279	4	-	417	259	-	3,343
82,792	-	-	11,781	3	3 1/2	-	267	110	-	1,569
93,881	-	-	26,092	6	5	-	403	231	-	2,658
93,642	-	-	10,185	27	4	-	411	160	-	2,943
325,430	121,749	22,466	55,946	390	3	2	1,371	513	330	9,494
739,361	-	-	95,305	6,471	3	-	4,429	2,375	-	33,382
40,996	-	-	4,525	11	4	-	256	170	-	1,711
52,883	-	-	5,936	-	4	-	232	131	-	1,140
7,718	-	-	1,240	-	3	-	49	42	-	111
4,312	-	-	851	5	3 1/2	-	70	50	-	291
18,827	-	-	2,341	25	3	-	199	97	-	440

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
MALDEN (Continued)	\$	\$	\$	\$	\$	\$	\$
Malden City Employees	27,114	-	-	3,393	-	-	30,507
Malden G. & E. Employees	139,111	-	258,822	7,331	-	569	405,833
Progressive Workmen's	536,530	2,336,740	889,437	118,238	28,000	3,000	3,911,995
Safety	32,269	4,819	9,595	7,010	-	207	53,900
MANSFIELD							
Mansfield	176,594	32,776	51,276	10,963	-	2,518	274,127
MARBLEHEAD							
V.F.W. No. 2005	9,545	-	13,461	4,039	-	229	27,274
MARLBOROUGH							
St. Mary's Parish	34,489	16,924	33,800	18,302	-	188	103,703
MAYNARD							
Maynard Consumers'	80,678	43,580	129,398	30,196	-	1,062	284,914
MEDFORD							
Medford Municipal Employees	87,481	-	83,923	11,312	-	-	182,716
Oxford Print	2,249	-	9,214	189	-	-	11,652
MEDWAY							
Medway	11,563	-	4,963	1,705	-	10	18,241
MIDDLEBOROUGH							
Nemasket	12,348	-	26,602	4,503	-	-	43,453
MILFORD							
Milford	13,068	-	24,593	1,537	-	-	39,193
Worcester Suburban Employees	29,958	-	14,202	4,038	-	-	48,198
MILLBURY							
High Carbon	31,634	-	33,231	13,382	-	-	78,247
Millbury	241,636	138,947	7,437	17,395	11,366	4,576	421,357
NEW BEDFORD							
Aerovox Employees	91,210	-	160,191	27,956	-	9	279,366
Armour Fall River-New Bedford	1,837	-	2,000	412	-	-	4,249
Continental Employees	41,961	114,187	65,548	52,426	-	-	274,122
Hoosac N B E	72,848	2,642	37,500	5,553	-	623	119,166
New Bedford Gas & Edison Light Company Employees	63,993	-	125,750	9,985	-	-	199,728
New Bedford Municipal Employ- ees	30,055	92,245	131,907	12,121	-	330	266,658
New Bedford Postal Employees	16,763	-	4,272	1,806	-	-	22,841
Press Radio	8,400	-	15,180	1,175	-	35	24,790
Revere Copper & Brass Employ- ees	81,417	-	180,208	11,370	-	369	273,364
St. Anne	12,016	520,832	175,512	29,914	19,913	2,219	760,406

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
21,919	—	—	8,322	266	3	—	307	205	—	457
351,442	—	16,707	36,530	1,154	4	—	712	430	—	7,557
3,456,015	—	—	357,018	98,962	3	—	5,336	1,579	—	38,894
45,390	—	—	8,499	11	3½	—	264	112	—	1,663
248,174	38	—	23,650	2,265	3	—	1,456	541	—	5,766
21,640	—	—	5,499	135	3	—	316	101	—	957
40,116	37,468	10,281	15,250	588	2½	2	1,063	178	861	3,453
221,549	—	49,679	13,390	296	3	2½	810	304	—	4,928
155,671	—	—	26,514	531	4½	—	733	530	—	5,082
10,821	—	—	831	—	—	—	40	13	—	130
16,694	—	—	1,547	—	2¾	—	118	36	—	457
40,382	—	—	3,033	38	3¾	—	325	114	—	681
25,509	—	—	7,189	6,500	2¼	—	75	26	—	619
42,597	—	—	5,595	6	3	—	194	88	—	1,217
70,771	—	—	7,474	2	3	—	219	96	—	728
367,055	—	20,521	24,649	9,132	1¾	—	1,343	722	—	11,873
257,016	—	—	22,200	150	4	—	1,386	536	—	1,124
3,364	—	—	884	1	3	—	29	13	—	49
243,898	—	—	29,563	661	3½	—	639	238	—	579
109,806	—	—	9,312	48	3	—	435	210	—	1,642
103,874	65,616	—	30,234	4	5	2	628	248	372	—
238,250	—	—	19,922	8,486	3½	—	1,204	257	—	2,001
19,684	—	—	3,149	8	3½	—	216	89	—	773
22,987	—	—	1,798	5	3	—	166	73	—	513
250,689	—	—	21,390	1,285	3	—	614	268	—	4,066
464,141	160,802	—	130,513	4,950	3½	2½	888	198	309	8,582

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
NEW BEDFORD (Continued)	\$	\$	\$	\$	\$	\$	\$
Security	71,165	141,259	26,061	31,147	—	6,390	276,022
Southern Massachusetts Tele- phone Workers	287,029	246,913	234,626	35,109	—	432	804,109
U-Strayco	41,578	31,953	34,883	8,599	—	—	117,013
NEWBURYPORT							
Newburyport	13,686	—	5,998	1,421	—	225	21,330
Ruthco	12,244	—	1,518	2,635	—	25	16,422
Towle Employees	25,167	—	24,385	6,545	—	—	56,097
NEWTON							
Newton Municipal	59,077	—	34,443	2,270	—	213	96,003
Newton Teachers	11,119	—	1,072	144	—	—	12,335
NORTH ADAMS							
Hoosac Employees	35,363	—	34,030	2,466	—	—	71,859
North Adams	9,042	—	4,150	2,567	—	182	15,941
Sprague Electric	160,443	—	323,500	19,014	—	—	502,957
NORTHAMPTON							
Northampton Hosiery Workers'	5,121	1,800	23,155	847	—	—	30,923
NORTHBRIDGE							
K B	10,436	—	21,000	4,160	—	—	35,596
W. M. W.	276,373	—	88,880	9,752	—	544	375,549
NORWOOD							
Holliston Mills	25,106	—	15,682	20,319	—	—	61,107
Norwood School Employees'	26,310	—	21,494	832	—	—	48,636
Plimpton	34,342	—	125,480	21,908	—	—	181,730
ORANGE							
Orange	92,421	8,990	10,026	18,649	—	325	130,411
PALMER							
Elco Club	27,189	—	42,671	2,699	—	—	72,559
PEABODY							
A. C. Lawrence Employees'	137,665	—	47,253	20,005	—	385	205,308
Hellenic	68,007	77,058	4,750	6,421	—	1,029	157,865
Kirstein Leather Employees . .	4,161	—	7,863	2,689	—	17	14,730
Korn Leather Employees . . .	54,321	—	1,766	1,327	—	—	57,414
Local 21	26,891	—	—	2,481	—	5	29,377
Popular	46,852	—	16,185	3,662	—	938	67,637
PITTSFIELD							
Berkshire	52,917	—	12,500	6,207	—	—	71,624
Eagle	8,788	—	1,500	2,215	—	—	12,503
Pittsfield G. E. Employees . .	626,430	—	266,325	158,016	—	—	1,050,771
Pittsfield Postal Employees . .	5,347	—	2,822	6,291	—	—	14,460
Pittsfield Teachers'	18,527	—	1,054	3,790	—	—	23,371

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
199,396	-	-	26,849	49,777	2½	-	1,738	362	-	10,273
711,891	-	-	80,589	11,629	3	-	2,131	789	-	16,907
100,348	-	-	15,806	859	3	-	263	152	-	2,392
15,504	-	-	5,822	4	2	-	154	43	-	690
10,224	-	-	6,186	12	4	-	244	86	-	942
51,994	-	-	4,098	5	4	-	297	148	-	661
86,507	-	-	9,438	58	3½	-	614	317	-	2,685
10,721	-	-	1,611	3	3	-	186	53	-	206
65,231	-	-	6,616	12	3	-	289	110	-	631
13,366	-	-	2,575	-	3	-	54	23	-	413
463,340	7,283	-	32,330	4	3	-	2,469	889	210	1,030
27,596	-	-	3,326	1	2½	-	97	27	-	65
30,690	-	-	4,903	3	4	-	115	57	-	484
309,349	-	-	66,183	17	2½	-	2,384	1,108	-	5,686
55,361	-	-	5,746	-	3½	-	152	101	-	534
45,343	-	-	3,293	-	2½	-	127	55	-	563
170,948	-	-	10,757	25	3¾	-	597	247	-	1,723
119,809	-	-	10,434	168	4	-	596	299	-	2,475
69,234	-	-	3,325	-	4	-	151	84	-	508
150,662	-	26,252	26,434	1,960	3½	-	1,179	670	-	9,569
137,689	-	-	11,770	8,406	5	-	350	181	-	1,322
13,337	-	-	1,375	18	6	-	102	42	-	-
48,949	-	-	6,460	2,005	2½	-	195	115	-	1,589
27,694	-	-	1,609	74	-	-	496	298	-	1,887
57,653	-	-	8,231	1,753	2½	-	306	108	-	2,323
61,865	-	-	8,812	947	3	-	150	87	-	1,876
11,196	-	-	1,307	-	3	-	82	43	-	195
913,073	-	-	137,682	16	3	-	7,080	2,520	-	42,321
12,626	-	-	1,821	13	4	-	96	52	-	187
20,979	-	-	2,358	34	4	-	170	61	-	335

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
PLYMOUTH	\$	\$	\$	\$	\$	\$	\$
Plymouth Cordage	89,479	191,134	164,342	10,398	-	3,104	458,457
QUINCY							
ILSNEC	9,545	-	13,800	4,706	-	-	28,051
Pneumatic	20,468	-	56,851	7,347	-	125	84,791
Presidents City	20,986	-	18,199	8,200	-	206	45,591
Quincy EMSR	32,731	-	35,985	6,100	-	369	75,185
Quincy Municipal	55,322	41,893	1,570	14,311	-	-	113,096
Quinwey	69,700	-	4,000	4,970	-	36	78,706
White	21,493	-	43,420	19,838	-	-	84,751
Wollaston	110,894	46,280	10,005	10,187	-	564	177,930
REVERE							
Sales House	11,356	-	770	2,823	-	-	14,949
Shirley	31,257	-	9,173	3,401	-	112	43,943
ROCKLAND							
Rockland	313,021	88,143	471,761	68,623	-	1,200	942,753
SALEM							
Jewish Community	34,711	-	40,209	4,328	-	259	79,507
Northshore	88,757	-	59,383	5,059	-	78	153,277
St. Joseph	94,976	736,018	202,391	28,212	38,293	12,035	1,111,925
Salem	63,317	-	32,047	14,644	-	-	160,008
Salem Italian American	6,125	-	4,266	1,866	-	-	12,257
Sylvania Employees	532,829	4,004	527,353	165,611	-	8,794	1,238,591
SAUGUS							
Saugus	109,046	119,026	258,497	55,122	-	6,420	548,111
SHIRLEY							
Samson Cordage Employees	6,939	1,473	10,626	918	-	-	19,956
SOMERSET							
Somerset Community	292,721	154,074	21,368	38,052	-	5,949	512,164
SOMERVILLE							
Colasso	59,164	-	18,000	3,452	-	12	80,628
Hinckley Rendering Employes	2,825	-	9,861	2,780	-	116	15,582
Nedco Employees	25,363	-	10,212	1,232	-	-	36,807
SOUTHBRIDGE							
Southbridge	146,899	848,107	380,703	44,797	-	8,619	1,429,125
SPRINGFIELD							
American Bosch	221,946	-	435,157	47,058	-	1,596	705,757
Beth Israel	16,095	-	4,250	4,249	-	-	24,594
Buxton Employees	54,568	-	97,119	3,899	-	141	155,727
Chapman Valve, The	197,047	-	381,690	507	3,000	4,140	586,384
Cheney Bigelow	19,524	-	7,677	4,393	-	-	31,594

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
409,917	13,017	-	32,476	3,047	3	-	910	286	584	8,020
25,966	-	-	2,010	75	5	-	130	70	-	284
74,207	-	-	10,573	11	3	-	439	213	-	501
40,726	-	-	4,855	10	3	-	184	85	-	680
66,066	-	-	9,076	43	3½	-	183	124	-	1,789
104,095	-	-	7,480	1,521	4	-	429	248	-	1,487
61,028	-	-	13,010	4,668	4	-	216	129	-	1,387
78,408	-	-	6,314	29	3¼	-	320	106	-	614
161,248	-	-	16,379	303	3½	-	1,045	581	-	8,209
7,879	-	-	7,064	6	3	-	217	92	-	1,339
40,351	-	-	3,524	68	4	-	206	126	-	494
641,287	208,903	3,147	88,881	535	3½	3	2,826	1,156	519	17,648
67,381	-	-	12,126	-	3	-	265	62	-	1,769
131,541	-	-	21,577	159	3½	-	489	220	-	4,610
37,440	964,995	22,406	74,408	12,676	3	3	1,813	319	1,485	11,243
143,944	-	-	16,061	3	4	-	399	148	-	2,008
8,900	-	2,757	550	50	4	-	164	59	-	83
881,712	-	263,302	89,233	4,344	2½	-	4,401	1,604	-	39,985
511,288	-	-	22,725	14,098	3	-	2,021	718	-	11,756
12,049	-	4,620	3,064	223	4	-	158	76	-	5
460,799	-	8,678	42,317	370	3	-	1,700	824	-	6,258
71,752	-	-	8,870	6	4	-	294	152	-	1,375
12,349	-	1,969	1,262	2	3¼	-	41	26	-	218
32,245	-	-	4,531	31	4¼	-	280	145	-	920
1,271,019	-	85,791	58,130	14,185	3	-	2,716	695	-	19,842
652,898	-	-	52,328	531	3½	-	1,812	761	-	11,302
21,321	-	-	3,249	24	-	-	43	24	-	900
143,138	-	-	7,555	5,034	4	-	361	140	-	1,147
546,886	-	9,045	28,547	1,906	3½	-	1,474	784	-	12,370
28,301	-	-	3,293	-	3	-	109	45	-	348

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
SPRINGFIELD (Continued)	\$	\$	\$	\$	\$	\$	\$
Dairy	40,654	-	46,481	3,447	-	183	90,765
Diamond Match Employees	36,529	-	46,260	6,190	-	312	89,291
Embeco	24,598	-	14,542	4,495	-	210	43,845
John H. Breck Employees	71,972	-	45,321	7,075	-	-	124,368
Kelco	55,293	178,648	61,717	6,746	-	-	302,404
Library Employees	1,227	-	857	1,750	-	-	3,834
Maccabean Pythian	1,481	-	329	2,463	-	36	4,309
Monarch	44,958	-	6,217	1,144	-	114	52,433
Monsanto Plastics	473,701	430,777	138,403	16,559	-	3,396	1,062,836
Pyncheon	32,222	-	19,624	959	-	-	52,805
Railway Express	952	-	-	447	-	92	1,491
Setco	42,781	-	59,120	307	-	85	102,293
Springfield Armory	131,486	59,571	144,491	10,096	-	4,615	350,259
Springfield FCA Employees	16,541	-	51,662	2,062	-	131	70,396
Springfield Franco-American	47,175	13,225	10,497	826	-	-	71,723
Springfield, Mass. Post Office Employees	77,772	42,965	334,927	13,116	-	866	469,646
Springfield, Mass. Municipal Employees	328,757	367,100	218,579	19,476	-	2,525	936,437
Springfield Street Railway Em- ployees	69,440	65,368	47,050	19,298	-	147	201,303
Springfield Teachers	100,709	-	15,441	3,244	-	-	119,394
Wemelco	143,512	244,440	103,927	28,014	-	595	520,488
Westco	234,733	768,061	478,308	34,550	5,000	1,576	1,522,228
Western Massachusetts Tele- phone Workers	485,935	884,225	270,037	48,631	-	2,660	1,691,488
STOUGHTON							
Stoughton	27,116	-	1,400	4,589	-	791	33,896
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	4,130	1,000	5,008	2,457	-	-	12,595
TAUNTON							
Adams Post	8,845	35,553	29,000	2,955	-	11	76,364
Taunton Postal Employees	11,490	-	33,000	179	-	-	44,669
WAKEFIELD							
L. B. Evans Employees	7,832	-	85,987	4,283	-	-	98,102
WALPOLE							
H and V	7,635	-	95,745	3,527	-	333	107,240
Kendall Mills	50,483	31,793	24,894	696	-	-	107,866
Neponset	330,154	733,779	286,017	67,582	-	3,338	1,420,870
Walpole Municipal Employees	15,226	-	16,000	2,924	-	246	34,396
WALTHAM							
Grover Cronin	25,377	-	47,475	2,091	-	581	75,524
Middlesex Carmen's	81,544	-	23,419	8,406	-	41	113,410
Raytheon Employees	891,023	-	1,140,105	88,035	4,000	5,533	2,128,696
Waltham Municipal Employees	13,743	-	-	502	-	257	14,502
Waltham Teachers	7,460	-	512	440	-	-	8,412

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
84,718	-	-	6,036	11	3 $\frac{3}{4}$	-	183	97	-	886
81,403	-	-	7,671	217	3	-	392	233	-	1,425
38,196	-	-	1,883	3,766	-	-	434	193	-	92
115,293	-	-	9,047	28	4 $\frac{1}{2}$	-	300	200	-	706
271,936	-	-	24,760	5,708	4	-	468	220	-	607
3,636	-	-	198	-	2	-	52	12	-	42
3,773	-	-	536	-	8	-	39	9	-	111
48,599	-	-	3,831	3	3	-	209	105	-	448
1,001,768	-	-	50,799	10,269	4	-	2,298	1,397	-	13,154
47,169	-	-	5,631	5	5	-	328	109	-	386
1,418	-	42	-	31	-	-	53	12	-	97
94,838	-	-	7,455	-	4	-	237	98	-	1,269
284,348	-	23,082	32,708	10,121	2	-	1,961	655	-	13,564
65,617	-	571	4,054	154	3 $\frac{1}{2}$	-	112	41	-	198
55,523	-	-	15,772	428	3	-	399	126	-	1,441
414,332	-	-	55,014	300	3	-	631	210	-	6,015
776,036	-	-	144,296	16,105	3	-	2,658	1,083	-	18,332
87,284	725	2,918	51,750	58,626	3 $\frac{1}{2}$	2	463	196	2	5,868
105,617	-	-	13,744	33	5	-	505	163	-	1,309
485,323	-	-	35,017	148	4 $\frac{1}{2}$	-	800	437	-	3,438
1,340,472	-	11,121	57,917	112,718	3 $\frac{1}{2}$	-	2,281	1,096	-	14,463
1,474,521	-	-	181,637	35,330	3	-	3,580	1,309	-	25,522
31,654	-	-	1,960	282	3	-	329	185	-	1,567
11,566	-	-	927	102	$\frac{3}{4}$	-	159	41	-	430
70,121	-	60	6,143	40	3 $\frac{1}{2}$	-	207	53	-	91
40,422	-	-	4,246	1	4	-	132	52	-	323
92,164	-	-	5,933	5	3	-	308	96	-	250
100,217	-	-	7,021	2	3	-	207	61	-	98
62,558	22,054	-	18,913	4,341	4	1	853	282	136	2,731
857,844	388,821	-	130,971	43,234	4	1	3,478	1,305	2,159	12,209
29,987	-	-	4,404	5	2 $\frac{1}{2}$	-	192	66	-	656
63,385	-	-	11,832	307	3 $\frac{1}{4}$	-	222	85	-	264
93,006	-	-	20,316	88	4	-	245	162	-	2,786
1,807,695	-	-	147,957	173,044	3	-	7,495	2,936	-	62,371
13,062	-	-	1,335	105	3	-	190	80	-	543
6,979	-	-	1,433	-	3 $\frac{1}{2}$	-	96	29	-	50

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WATERTOWN	\$	\$	\$	\$	\$	\$	\$
Arsenal Employees	52,165	—	14,630	63,383	—	409	130,587
Watertown Italian-American . . .	5,949	—	—	989	—	—	6,938
Watertown Municipal	47,574	11,791	49,028	13,149	—	220	121,762
WEBSTER							
Webster	93,712	545,302	286,466	44,093	—	1,880	971,453
WESTFIELD							
Westfield Polish-American	21,898	742	1,530	239	—	—	24,409
WEST SPRINGFIELD							
Esfex	30,724	—	11,300	95	—	—	42,119
General Fibre Employees	36,215	—	8,203	1,517	—	—	45,935
Gilbarco Employees	71,715	358,626	464,038	24,766	—	4,368	923,513
Perkins Clear	27,336	—	28,943	16,423	—	1,589	74,291
WICO Employees	53,292	—	142,142	6,557	—	2,557	204,548
WESTWOOD							
Westwood	12,833	—	3,941	1,507	—	161	18,442
WEYMOUTH							
Landing	1,348	—	2,400	1,287	—	23	5,058
Stetson Shoe Employees	12,010	—	67,474	6,246	—	137	85,867
Weymouth Town Employees	31,021	—	—	4,997	—	—	36,018
WINCHENDON							
Marquette	44,468	—	16,321	5,492	—	200	66,481
WINTHROP							
Beach	31,516	—	85,706	6,533	—	1,597	125,352
WOBURN							
Atlantic Gelatin	102,458	—	68,000	9,956	—	—	180,414
Woburn	1,640	—	—	9,437	—	—	11,077
WORCESTER							
Armour Worcester	4,294	—	214	1,687	—	24	6,219
Barton	3,751	—	11,071	3,788	—	—	18,610
Central Massachusetts Telephone Workers'	264,579	168,627	160,066	3,088	—	—	596,360
Craftsman	12,767	—	19,874	1,421	—	—	34,062
Graton & Knight Employees', The	48,648	28,877	36,249	3,239	—	241	117,254
H & R Arms	34,534	—	5,569	4,411	—	—	44,514
John Bath Employees	14,522	—	16,086	7,113	—	—	37,721
Jonsteel	20,946	—	42,500	15,807	—	—	79,253
Morgan Employees	11,978	—	35,058	12,282	—	—	59,318
Moulded Plastics	4,249	—	1,963	5,865	—	28	12,105
Norton	136,225	2,565	291,238	26,773	—	3,361	460,162
Reed-Prentice Employees	6,663	—	35,223	7,429	—	—	49,315
Rockwood Sprinkler Employees' .	21,876	—	37,978	8,881	—	76	68,811
South Works	616,069	—	619,936	52,767	—	917	1,289,689
Washburn Employees	8,552	—	21,285	11,151	—	—	40,988

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
113,197	-	4,436	12,639	315	2½	-	1,004	297	-	7,128
6,279	-	-	652	7	5	-	76	21	-	73
109,268	-	-	11,633	861	3¼	-	463	204	-	2,380
645,277	227,395	35,119	52,300	11,362	3	2	1,177	370	230	8,417
18,740	-	-	5,668	1	6	-	176	89	-	369
40,281	-	-	1,822	16	2	-	259	97	-	172
30,616	-	5,047	5,265	5,007	3	-	169	117	-	1,813
857,644	-	-	46,206	19,663	3¾	-	1,140	307	-	6,640
60,219	-	-	8,989	5,083	4	-	407	204	-	1,674
184,823	-	-	19,684	41	3½	-	471	210	-	2,743
16,914	-	-	1,524	4	4	-	66	37	-	185
4,805	-	-	453	-	2	-	123	20	-	131
79,096	-	-	6,766	5	3	-	219	63	-	969
32,570	-	-	3,446	2	4	-	322	134	-	762
56,008	-	-	10,390	83	3½	-	430	218	-	2,130
115,648	-	-	9,689	15	3	-	378	178	-	2,236
163,958	-	-	16,421	35	5	-	414	229	-	3,100
10,960	-	-	106	11	-	-	53	6	-	-
4,698	-	-	1,521	-	-	-	63	38	-	412
14,972	-	-	3,637	1	3	-	207	53	-	168
506,864	-	-	67,339	22,157	3	-	1,412	600	-	9,349
28,352	-	-	5,709	1	5.4	-	210	39	-	241
99,996	-	-	14,691	2,567	4	-	512	179	-	2,048
39,729	-	-	1,593	3,192	4	-	582	309	-	1,406
33,757	-	-	3,487	477	3¼	-	185	82	-	352
72,112	-	-	7,137	4	3	-	287	91	-	939
55,647	-	-	3,669	2	5¾	-	452	82	-	230
10,356	-	-	1,741	8	-	-	144	49	-	346
379,310	-	-	75,828	5,024	4	-	3,637	929	-	5,413
45,382	-	-	3,921	12	3	-	264	80	-	282
46,399	16,542	-	5,868	2	5	-	364	122	174	219
422,809	579,339	-	187,112	100,429	3	-	3,052	1,506	-	35,172
28,402	-	9,197	3,387	2	3	-	168	62	-	285

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
WORCESTER (Continued)	\$	\$	\$	\$	\$	\$	\$
Wick-Spring Employees . . .	34,702	-	18,058	11,653	-	-	64,413
Worcester Fire Department . .	60,094	-	3,313	4,003	-	-	67,410
Worcester Gas Light Employees .	42,642	-	7,182	808	-	130	50,762
Worcester Police Department . .	42,555	-	7,128	2,564	-	-	52,247
Worcester Polish	9,980	-	482	3,229	-	-	13,691
Worcester Postal	38,405	-	4,222	982	-	-	93,609
Worcester Public Works	8,981	-	9,787	1,872	-	-	20,640
Worcester Teachers	35,840	-	17,863	13,720	-	70	67,493
Worcester Thompson	7,642	-	15,970	17,040	-	-	40,652
Worcester Wire Works Employees	20,694	-	76,525	10,969	-	75	108,263
Worcester Workmen's Circle . .	3,980	-	13,818	852	-	226	18,876
Wortel	24,086	-	63,393	36,163	-	-	123,642

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid on Shares During Year	Interest Rate % Paid on Deposits During Year	Members	Borrowers	Depositors	Operating Expense
\$	\$	\$	\$	\$						\$
49,078	-	3,327	11,963	45	3 1/2	-	257	112	-	1,460
57,085	-	-	10,187	138	4	-	394	202	-	1,852
42,560	-	1,337	6,744	121	3	-	320	191	-	829
42,920	-	-	9,320	7	4	-	265	141	-	500
7,570	4,851	-	1,269	1	2	3	138	20	25	377
79,909	-	-	13,635	65	5	-	723	364	-	2,929
18,579	-	-	2,056	5	4	-	220	96	-	204
60,846	-	-	6,623	24	3	-	471	120	-	699
35,901	-	-	4,616	135	6	-	241	56	-	213
92,229	-	-	15,898	136	5	-	361	76	-	1,673
12,553	-	-	6,323	-	2	-	147	19	-	747
117,240	-	-	6,359	43	3	-	891	294	-	1,582

INDEX TO THE ANNUAL REPORTS
OF CREDIT UNIONS

ARRANGED ALPHABETICALLY BY NAME, SHOWING PRESIDENT,
TREASURER, INCORPORATION DATE AND BUSINESS LOCATION

AS OF JUNE 30, 1955

LINE No.	NAME	PRESIDENT	TREASURER
1	A. C. Lawrence Employees' Credit Union	R. F. Houghton	C. E. Nygren
2	Acushnet Process Employees Credit Union	F. J. Murphy	F. M. Stewart
3	Adams Post Credit Union	H. D. Athearn	J. T. McDonald
4	Aerovox Employees Credit Union	T. P. Richards	H. L. Mohel
5	Aldenville Credit Union	R. W. Gelinis	A. J. Deslauriers
6	Allis-Chalmers Credit Union	L. F. Maloof	B. F. Hunt
7	Alpha Credit Union	H. C. Robinson	B. B. Paine
8	American Bosch Credit Union	J. G. Amann	F. J. Moriarty
9	American Chapels Credit Union	F. D. Arcari	G. R. Pontuso
10	American Independent Credit Union	B. Mack	L. Gorin
11	Amesbury Franco-American Credit Union	A. Roy	E. A. Ouellet
12	Amlico Credit Union	J. Q. Adams	M. L. Stickney
13	Armour Berkeley Street Credit Union	D. J. Sullivan	R. H. Brown
14	Armour Clinton Market Credit Union	R. L. Amerena	D. C. Gagnon
15	Armour Fall River-New Bedford Credit Union	A. C. Macdonald	J. J. Lach
16	Armour Leather Credit Union	J. F. Daley	M. B. Martin
17	Armour Worcester Credit Union	L. H. Gazoorian	W. J. Wylie, Jr.
18	Arsenal Employees Credit Union	S. M. Grant	R. A. Tuttle
19	Athol Credit Union	F. A. Reynolds	J. R. Linehan
20	Atlantic Credit Union	A. M. Gillman	L. Brooks
21	Atlantic Gelatin Credit Union	L. T. Orsillo	A. W. Lundgren
22	Attleboro Credit Union	R. J. Fish	R. F. Crook
23	Barbourwelt Credit Union	L. G. Gifford	H. A. Motta
24	Barton Credit Union	C. A. Trotter	F. W. Davis
25	Barwoleo Credit Union	C. W. Damon	D. E. Fleming
26	B. C. G. Employees Credit Union	J. H. Clark	J. T. Kilroy
27	Beach Credit Union	N. Goldberg	M. Goldman
28	Beach Soap Employees Credit Union	A. Brennan	S. E. Garofalo
29	Bellevue Credit Union	J. P. Englert	W. J. Cornwell
30	Bell Rock Credit Union	I. Garr	M. Baer
31	Benjamin Franklin Credit Union	S. Figler	L. Black
32	Ber Ditcherover Credit Union	S. Goff	M. Greenspoon
33	Berkshire Credit Union	W. J. Brier	J. Klein
34	Beth Israel Credit Union	A. Paroshinsky	I. M. Cohen
35	Beverly Investment Credit Union	B. L. Newman	M. Toll
36	Beverly Municipal Credit Union	G. D. Dawson	J. S. Day
37	B. L. H. Employees Credit Union	E. M. Thomas	E. L. Brown
38	Blue Hill Credit Union	M. D. Sheinkopf	M. H. Finkel
39	Bon Marche Employees' Credit Union	J. M. McDermott	E. L. Cate
40	Borisaver Credit Union	B. Raskind	H. Pearlman
41	Boston American Composing Room Credit Union	P. J. Shritgiesser	J. J. Dowd, Jr.
42	Boston Arbeiter Ring Credit Union	V. Kaplan	A. Shapiro
43	Boston Edison Employees Credit Union	H. R. Sanford	J. A. Galvin
44	Boston Firefighters Credit Union	W. J. Lane	T. J. McGonagle
45	Boston I.R.A. Employees Credit Union	W. J. Hennessey	J. J. Sullivan
46	Boston Post Credit Union	C. C. Gray	J. E. Myers
47	Boston Post Office Employees Credit Union	G. A. Brady	M. H. McNally
48	Boston Progressive Credit Union	A. W. Bonello	M. C. Banks
49	Boston Railway Mail Employees Credit Union	A. G. Soderberg	J. E. Lane
50	Boston Shell Credit Union	W. R. Dagley, Jr.	M. R. Boudette
51	Boston Taxi Drivers Association Credit Union	J. H. Cameron	L. A. Cron
52	Boston USCSC Employees Credit Union	J. J. Rutstein	F. Conway
53	Boston University Employees Credit Union	E. J. Burt, Jr.	E. F. Wilder
54	Boston & Albany Employees Credit Union	R. G. Henderson	A. S. Plimpton
55	Boston & Maine Railroad Employees Credit Union	F. J. Tague	R. M. Spinney
56	Bowker Employees' Credit Union	M. J. Balboni	A. Iorio
57	Bridgewater Credit Union	F. Smudin	F. King
58	Brighton-Allston Credit Union	I. S. Goldstein	F. N. Phillips
59	Brockton Credit Union	G. Harris	D. S. Tarlow
60	Brockton Brotherhood Credit Union	T. J. Mullins	J. Cohen
61	Brockton EMSR Credit Union	W. W. Courtemanche	C. N. Sanford
62	Brockton Firemen's Credit Union	L. F. Lynch	J. H. Lamontagne
63	Brockton Postal Employees Credit Union	L. G. Carriuolo	L. C. Carter
64	Brockton Taunton Gas Employees Credit Union	W. F. Hall	P. A. Illsley
65	Brookline Municipal Credit Union	A. A. O'Shea	W. H. Burke
66	Brotherhood Credit Union	B. Grob	S. Sherman
67	Buxton Employees Credit Union	D. W. Corey	E. L. Rich
68	Cabot Boston Credit Union	W. J. L. Lynch	J. W. Spadaro
69	Cambridge Credit Union	F. Winkler	L. M. Rosenberg
70	Cambridge Portuguese Credit Union	J. G. Loja	A. G. Camacho
71	Cambridge Utilities Employees Credit Union	A. G. Zographos	L. T. Higgins
72	Campello Credit Union	J. Holmes	M. W. Palmer
73	Carnel Credit Union	A. Coburn	B. Alpert
74	Carmote Employees' Credit Union	G. B. Kenrick	O. C. Diver
75	Central Credit Union	F. Rubin	E. Melnick
76	Central Massachusetts Telephone Workers' Credit Union	J. J. Moynihan	R. A. Baker
77	Chamberlain Credit Union	L. P. Fahey	A. W. Bradbury
78	Chapman Valve Credit Union, The	N. W. Stiles	A. A. LaRiviera
79	Charlesbank Credit Union	E. L. Davock	B. Kolman
80	Cheney Bigelow Credit Union	A. W. Cowles	E. B. Briggs
81	Chestnut Credit Union	D. S. Miller	S. Gross
82	Chicopee Teachers' Credit Union	C. A. FitzGerald	M. L. Harris
83	City Credit Union	H. H. Levine	M. Thompson
84	City of Boston Employees Credit Union	E. J. Casey	D. A. Grant

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE No.
1934	10-18 Sawyer Street	Peabody	18	1
1941	Acushnet Process Co., Wood Street	Acushnet	2	2
1933	21 Hodges Avenue	Taunton	22	3
1941	740 Belleville Avenue	New Bedford	16	4
1939	456 Grattan Street (Chicopee Falls District)	Chicopee	10	5
1930	Allis-Chalmers Mfg. Co., 1344 Hyde Park Avenue (Hyde Park District)	Boston	2	6
1942	New England Deaconess Hospital, 195 Pilgrim Road	Boston	2	7
1929	3664 Main Street	Springfield	20	8
1927	Boston American, 5 Winthrop Square	Boston	2	9
1926	272 Broadway	Chelsea	8	10
1939	32 Friend Street	Amesbury	2	11
1942	American Mutual Liability Ins. Co., 142 Berkeley Street	Boston	2	12
1932	775 Columbus Avenue (Roxbury Crossing District)	Boston	2	13
1932	131 State Street	Boston	2	14
1933	99 Front Street	New Bedford	16	15
1939	210 South Street	Boston	2	16
1932	219 Summer Street	Worcester	24	17
1940	U. S. Arsenal	Watertown	24	18
1930	534 Main Street	Athol	2	19
1939	353 Broadway	Chelsea	8	20
1950	Hill Street	Woburn	24	21
1936	21 Park Street	Attleboro	2	22
1930	932 No. Montello Street	Brockton	6	23
1940	Rice, Barton & Fales, Inc., 65 Tainter Street	Worcester	24	24
1946	Barre Wool Combing Co. Ltd., Vernon Avenue	Barre	2	25
1931	Boston Consolidated Gas Co., 100 Arlington Street	Boston	2	26
1939	330 Shirley Street	Winthrop	24	27
1944	125 Lawrence Street	Lawrence	14	28
1929	59 Hollywood Road (West Roxbury District)	Boston	2	29
1945	185 Salem Street	Malden	14	30
1926	20 Washington Avenue	Chelsea	8	31
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	2	32
1927	235 East Street	Pittsfield	18	33
1937	1214 Main Street	Springfield	20	34
1913	39 Bow Street	Beverly	2	35
1952	191 Cabot Street	Beverly	2	36
1952	221 Longwood Avenue	Boston	2	37
1921	1151 Blue Hill Avenue (Dorchester District)	Boston	2	38
1940	153 Merrimack Street	Lowell	14	39
1927	19 Otisfield Street (Grove Hall District)	Boston	2	40
1929	Boston American, 5 Winthrop Square	Boston	2	41
1938	7 Beach Street	Boston	2	42
1940	178 Tremont Street	Boston	4	43
1947	120 Boylston Street	Boston	4	44
1947	Internal Revenue Agent, 55 Tremont Street	Boston	4	45
1929	259 Washington Street	Boston	4	46
1924	Room 460, Federal Building	Boston	4	47
1929	1079 Tremont Street (Roxbury Crossing District)	Boston	4	48
1930	Room 534, Federal Building	Boston	4	49
1942	441 Stuart Street	Boston	4	50
1952	335 Massachusetts Avenue	Boston	4	51
1949	First U. S. Civil Service Commission, Room 1003, Federal Bldg.	Boston	4	52
1952	725 Commonwealth Avenue	Boston	4	53
1928	Room 222, South Station	Boston	4	54
1915	150 Causeway Street, Room 500	Boston	4	55
1953	313 Congress Street	Boston	4	56
1941	11 Central Square	Bridgewater	6	57
1950	1216A Commonwealth Avenue (Brighton District)	Boston	4	58
1917	68 Legion Parkway	Brockton	6	59
1936	389 Main Street	Brockton	6	60
1940	Eastern Mass. Street Rwy. Co., 61 Torrey Street	Brockton	6	61
1934	42 Pleasant Street	Brockton	6	62
1923	43 Crescent Street	Brockton	6	63
1926	54 Main Street	Brockton	8	64
1946	238 Washington Street	Brookline	8	65
1934	248 Summer Street	Lynn	14	66
1949	Buxton, Inc., 93 Orleans Street	Springfield	20	67
1941	Godfrey L. Cabot, Inc., 77 Franklin Street	Boston	4	68
1926	1348 Cambridge Street	Cambridge	8	69
1928	1348 Cambridge Street	Cambridge	8	70
1933	719 Massachusetts Avenue	Cambridge	8	71
1928	20 Nilsson Street (Campello District)	Brockton	8	72
1926	477 Broadway	Chelsea	8	73
1935	376 Third Street	Everett	10	74
1921	221 Hampshire Street	Cambridge	8	75
1922	33 Elm Street	Worcester	24	76
1934	301 Southampton Street (South Boston District)	Boston	4	77
1928	176 Pinevale Street (Indian Orchard District)	Springfield	20	78
1926	333 Charles Street	Boston	4	79
1929	417 Liberty Street	Springfield	20	80
1926	272 Broadway	Chelsea	8	81
1934	High School	Chicopee	10	82
1936	99 Chambers Street	Boston	4	83
1915	Room 37, City Hall, School Street	Boston	4	84

LINE No.	NAME	PRESIDENT	TREASURER
85	Cleghorn Credit Union	B. E. Dumont	C. E. Dumont
86	Clover Hill Credit Union	P. C. Temple	K. Taylor
87	Codman Credit Union	A. Barsky	W. Stillier
88	Colasso Credit Union	R. DiPirro	P. Vaudo
89	Colonial Employees Credit Union	I. Rabinowitz	S. Rabinowitz
90	Colonial Press Credit Union	E. L. Jones	P. A. Sangenario
91	Columbus Credit Union	J. J. Goff	I. Cutler
92	Congress Credit Union	J. J. Schneider	J. Smoller
93	Consumers Credit Union	E. L. Mason	M. G. Scanzio
94	Continental Credit Union	L. N. Levine	L. Goodell
95	Continental Employees Credit Union	J. R. Gordon	C. H. Wardwell
96	Corenco Employes Credit Union	L. H. Johnson	A. D. Hitchins
97	Cosmopolitan Credit Union	S. Solomon	N. J. Schneiderman
98	Craftsman Credit Union	C. B. Angell	H. E. Simmerer
99	Crescent Credit Union, The	A. B. Yaffe	D. Silverstein
100	Crobank Credit Union	S. A. Foss	R. W. Adams
101	C T C Credit Union	J. M. Cheney	F. F. McLellan
102	Dairy Credit Union	H. B. Richardson	D. R. Mullen
103	Darex Credit Union	E. G. Hillery	G. G. Kyle
104	Diamond Match Employees Credit Union	G. J. Moriarty	J. E. LaFleur
105	D.M.C. Credit Union	D. C. Nickerson	F. E. Barry
106	Dorchester Credit Union	D. F. Sheehan, Jr.	L. F. O'Donnell
107	Dorchester Browning Credit Union	S. Spector	M. Hyman
108	Doyle Works Credit Union	S. E. Stewart	M. E. Boutelle
109	Eagle Credit Union	M. E. Peltier	A. L. Owens
110	Eamco Credit Union	J. F. Brenn	B. L. Driscoll
111	East Cambridge Credit Union	H. Bond	A. Granoff
112	Eastern Credit Union	J. J. Morgan	E. P. Rommelfanger
113	Eaton Credit Union	J. Price	B. M. Reisman
114	Edico Credit Union	L. Hayden	I. B. White
115	Elco Club Credit Union	M. R. Fulton	L. Horsfield
116	Elgasco Credit Union	H. E. Barry	J. A. Callahan
117	Elm Credit Union	P. Jacobson	A. Fooks
118	Emastryco Credit Union	J. H. Leonard	A. A. Maccaroni
119	Embeco Credit Union	R. L. Cobb	A. J. Yodlowski
120	Emblem Credit Union	R. I. Carney	J. P. Holmes
121	Essex Credit Union	T. R. Sargent	R. E. Wolcott
122	Essex Agricultural Credit Union	H. A. Mostrom	C. M. Stearns
123	Everett Credit Union	J. Fisher	H. Henken
124	Everett Fire Department Credit Union	W. G. Hussey, Jr.	A. S. Oresteen
125	Everett Police Credit Union	C. H. O'Neil	H. F. Fitzgerald
126	Fall River Boys' Club Credit Union	D. J. P. Sullivan	F. J. Silvia
127	Fall River Municipal Employees Credit Union	J. F. Burke	P. Pettine
128	Fall River Postal Employees Credit Union	R. J. Goff	C. R. Greenhalgh
129	Fall River Textile Workers Credit Union	A. Arruda	E. F. Doolan
130	Falpaco Credit Union	F. J. McCarthy	J. S. Heberber
131	Family Credit Union	J. E. Berkowitz	D. Segal
132	Faulkner Credit Union	R. Rosenfield	B. Krasner
133	Federal Credit Union	J. Gray	S. Pollock
134	Federation Credit Union	J. M. Murphy	D. R. Hurley
135	Fenwal Credit Union	E. J. Phair	H. L. Bates
136	Fenway Credit Union	H. J. Collins	J. J. Kiley
137	Filene Credit Union	J. A. Drew	N. L. Aronson
138	Filestra Credit Union	A. R. McNeil	I. L. Duncklee
139	Firefundic Credit Union	F. L. Grant	E. A. Bragdon
140	Fitchburg I-C Credit Union	A. A. Gelinas	B. F. Dion
141	Fitchburg Italian-American Credit Union	A. Mittola	J. A. Champa
142	Fitchburg Postal Employees Credit Union	L. I. Miller	H. W. Long, Jr.
143	Fitchco Credit Union	H. T. Macklem	P. H. King
144	Forty Associates Credit Union	G. Cohen	S. J. Cohen
145	40-Fathom Credit Union	C. L. Hersey	E. A. Goodick
146	Fountain Credit Union	E. R. Dearborn	D. E. Dwyer
147	Framingham UAW Credit Union	F. P. D'Agostino	K. F. Ephlin
148	Franklin Aid Credit Union, The	B. B. Levenson	D. H. Slypack
149	Friendship Credit Union, The	S. Nelson	A. Epstein
150	Frontenae Credit Union	R. E. Langevin	O. J. DeGagne
151	F. W. Sickles Employees Credit Union	Vacant	J. B. FitzGerald, Jr.
152	Garden Street Credit Union	F. P. Markuns	G. W. Strahan
153	Gardner Franco-American Credit Union	D. L. Cormier	L. Allain
154	Gardner Polish-American Credit Union	S. E. Michniewicz	B. J. Wolanske
155	General Electric River Works Employees Credit Union	W. A. Flynn	G. G. Calvert
156	General Fibre Employees Credit Union	R. I. MacNayr	A. G. Lupien
157	Geneva Credit Union	L. Bush	J. J. Rothberg
158	Gilbarco Employees Credit Union	R. B. Chapman	P. C. Theilig
159	Gilco Credit Union	V. C. Rimbach	W. N. Smith
160	Glennway Credit Union	N. Machlin	S. D. Nadler
161	Glodel Credit Union	C. F. Jennings	J. J. Spack
162	Gloucester Credit Union	L. Alper	H. Stone
163	Gloucester Fire Department Credit Union	M. T. Dench	W. E. O'Hearn
164	Gloucester Municipal Credit Union	W. R. Eberts	R. R. Bentley
165	Gloucester Teachers Association Credit Union	H. B. Geary	R. M. Hiltz
166	G R Credit Union	S. H. Beck	E. D. Hurlbut
167	Graphic Arts Credit Union	M. Franklin	C. Solov
168	Graton & Knight Employees' Credit Union, The	J. G. Kapowich	E. L. Perry
169	Grover Cronin Credit Union	P. M. Larkin	E. J. Moan

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE NO.
1928	7 Fairmount Place	Fitchburg	10	85
1940	Clover Hill Farm	Lunenburg	14	86
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	87
1938	Columbus Assoc., Inc., 9 Ward Street	Somerville	20	88
1940	128 Cross Street	Boston	4	89
1942	1 Green Street	Clinton	10	90
1935	2000 Washington Street (Roxbury District)	Boston	4	91
1926	4 Washington Avenue	Chelsea	8	92
1937	66A Berkeley Street	Boston	4	93
1927	65 Washington Avenue	Chelsea	8	94
1938	Continental Screw Co., 459 Mt. Pleasant Street	New Bedford	16	95
1934	Consolidated Rendering Co., 178 Atlantic Avenue	Boston	4	96
1926	267 Bryant Street	Malden	14	97
1942	Parker Wire Goods Co., et al, 149 Washington Street	Worcester	24	98
1919	25 Crescent Street	Brockton	8	99
1936	Crocker Burbank & Co., Assoc., 545 Westminster Street	Fitchburg	10	100
1952	445 Concord Avenue	Cambridge	8	101
1939	General Ice Cream Corp., 134 Cass Street	Springfield	22	102
1937	Dewey & Almy Chemical Co., 62 Whittemore Avenue	Cambridge	8	103
1940	125 Paridon Street	Springfield	22	104
1917	Dennison Mfg. Co., 300 Howard Street	Framingham	12	105
1955	418 Adams Street (Dorchester District)	Boston	4	106
1938	1165 Blue Hill Avenue (Dorchester District)	Boston	4	107
1932	511 Lancaster Street	Leominster	14	108
1940	30 Eagle Street	Pittsfield	18	109
1949	Elliot Addressing Machine Co., 143 Albany Street	Cambridge	8	110
1926	1010 Cambridge Street	Cambridge	8	111
1937	General Ice Cream Corp., 133 Cambridge Street	Cambridge	8	112
1926	17 Otisfield Street (Grove Hall District)	Boston	4	113
1936	Edison Electric Illuminating Co. of Brockton, 36 Main Street	Brockton	8	114
1951	Central Massachusetts Electric Co., 465 North Main Street	Palmer	18	115
1940	Lawrence Gas & Electric Co., 370 Essex Street	Lawrence	14	116
1926	1010 Cambridge Street	Cambridge	8	117
1941	Eastern Mass. Street Railway Co., 421 Merrimack Street	Lawrence	14	118
1954	74 Park Street	Springfield	22	119
1935	W. F. Schrafft & Sons Corp., 529 Main Street (Charlestown District)	Boston	4	120
1954	26 Central Street	West Springfield	24	121
1933	Essex County Agricultural School, Maple Street	Danvers	10	122
1926	7 Mansfield Street	Everett	10	123
1933	384 Broadway	Everett	10	124
1936	371 Broadway	Everett	10	125
1934	151 Pocasset Street	Fall River	10	126
1930	57 Purchase Street	Fall River	10	127
1928	Post Office	Fall River	10	128
1925	384 Spring Street	Fall River	10	129
1938	Falulah Paper Co., Falulah Road	Fitchburg	10	130
1937	353 Broadway	Chelsea	8	131
1927	380 Ferry Street	Malden	14	132
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	133
1954	157 Federal Street	Boston	4	134
1945	Fenwal Incorporated, 32 Pleasant Street	Ashland	2	135
1951	400 Commonwealth Avenue	Boston	4	136
1921	426 Washington Street	Boston	4	137
1948	Fitchburg & Leominster Street Rwy., 1427 Water Street	Fitchburg	10	138
1940	Firemen's Fund Ins. Co., 10 Post Office Square	Boston	4	139
1928	20 Blossom Street	Fitchburg	10	140
1953	387 Water Street	Fitchburg	10	141
1928	Wallace Avenue	Fitchburg	10	142
1935	Fitchburg Paper Co., 642 River Street	Fitchburg	10	143
1926	19 Otisfield Street (Grove Hall District)	Boston	4	144
1941	51 Commercial Street	Gloucester	12	145
1930	Angier Corp., 50 Fountain Street	Framingham	12	146
1949	32 South Street	Framingham	12	147
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	148
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	149
1918	230 Lowell Street	Lawrence	14	150
1941	165 Front Street	Chicopee	10	151
1953	44 Garden Street	Everett	10	152
1938	221 Parker Street	Gardner	12	153
1952	326 Pleasant Street	Gardner	12	154
1936	920 Western Avenue	Lynn	14	155
1944	Palmer Avenue	West Springfield	24	156
1926	19 Otisfield Street (Grove Hall District)	Boston	4	157
1935	Gilbert & Barker Mfg. Co.	West Springfield	24	158
1914	Gilchrist Co., 417 Washington Street	Boston	4	159
1927	1165 Blue Hill Avenue (Dorchester District)	Boston	4	160
1955	1 Reed Street (Roxbury District)	Boston	4	161
1927	219 Main Street	Gloucester	12	162
1933	8 School Street	Gloucester	12	163
1941	Treasurer's Office, City Hall	Gloucester	12	164
1935	High School	Gloucester	12	165
1930	General Radio Co., 275 Massachusetts Avenue	Cambridge	8	166
1954	161 Devonshire Street, Room 609	Boston	4	167
1925	356 Franklin Street	Worcester	24	168
1943	223 Moody Street	Waltham	22	169

LINE No.	NAME	PRESIDENT	TREASURER
170	G. T. & D. Credit Union	A. E. Choate	C. H. White, Sr.
171	Gulf Boston Credit Union	V. M. Foley	H. R. Gullifer
172	Hamel Employees' Credit Union	J. J. Lynch	A. M. Moran
173	Hampeo Credit Union	F. Dubiel	E. W. Place
174	H & R Arms Employees Credit Union	F. J. Paradise	J. F. Kilcoyne
175	H and V Credit Union	S. Robinson	H. C. Whitney
176	Handy Employees Credit Union	M. C. O'Leary	A. M. Hunt
177	Harbor Village Credit Union	W. T. Murphy	J. E. Murphy
178	Harmony Credit Union	N. Goldberg	C. Fox
179	Harold Credit Union	A. Olansky	L. D. Kessler
180	Hart Credit Union	R. A. Sunergren	J. A. Donohue
181	Harvard University Employees Credit Union	R. W. Dempster	W. L. Teisciero
182	Haverhill Credit Union	L. Shapiro	I. Kolsky
183	Haverhill Fire Department Credit Union	D. A. Langton	D. D. Macdonald
184	Haverhill Italian American Credit Union	A. Bologna	A. J. Basso
185	Haverhill Police Department Credit Union	R. J. Sheehan	E. W. Cooper
186	Haverhill Postal Employees Credit Union	P. E. Sawyer	P. S. Kelly
187	Haverhill Teachers Credit Union	D. C. Freeman	E. V. Sasso
188	Hayward-Schuster Employees Credit Union	W. A. Johnson	C. E. Driscoll
189	Hazelwood Community Credit Union	A. L. Abbott	C. E. Knibb
190	Hellenic Credit Union	S. T. Callichy	C. M. Zolotas
191	Herald-Traveler Employees Credit Union, The	E. V. Jost	J. J. O'Brien
192	Hersey Employees Credit Union	L. G. Bernstone	L. W. Cleaves
193	High Carbon Credit Union	F. A. Bengtson	S. E. Johnson
194	Highland Credit Union	J. Cantor	J. Green
195	Hillside Credit Union	L. Brown	M. H. Role
196	Hinckley Rendering Employees Credit Union	N. Morse	P. M. Burns
197	Holliston Mills Credit Union	C. N. Gay	O. M. Anderson
198	Holyoke Credit Union	J. H. Fleury	S. J. Bonvouloir
199	Holyoke G & E Employees Credit Union	D. J. Lynch	F. W. Bennett
200	Holyoke Municipal Employees Credit Union	W. J. Brady	T. W. Spencer
201	Holyoke Postal Credit Union	C. E. Sullivan	H. P. Cauley
202	Holyoke Teachers' Credit Union	H. M. Padden	L. A. Spencer
203	Homestead Credit Union	E. Zukoff	S. M. Price
204	Hoosac Employees Credit Union	C. Cote	A. E. Elmer
205	Hoosac N B E Credit Union	A. D. Mello	G. R. Ward
206	Hovoco Credit Union	F. C. Harmon	J. T. Robinson
207	Howard Credit Union	S. Phillips	M. Tonkin
208	Howco Credit Union	R. Brown	R. H. Bilodeau
209	Hub Credit Union	N. Baker	J. Grosser
210	Humboldt Credit Union	N. J. Nelson	N. Barron
211	Ideal Credit Union	B. Bishoff	L. Cantor
212	ILSNEC Credit Union	B. W. Weiner	G. Rosenberg
213	Independent Credit Union	A. N. Kaufman	M. Banks
214	Independent Hebrew Credit Union	M. H. Hass	S. Steinberg
215	Industrial Credit Union, The	M. H. Tolman	J. J. Campana
216	Inman Credit Union	H. Sidell	B. Weinstein
217	Intervale Credit Union	A. Nathanson	J. Weinberg
218	Jamaica Plain Credit Union	A. Braverman	R. Landfield
219	Jeanne d'Arc Credit Union	L. Milot	H. W. Bourgeois
220	Jewish Community Credit Union	A. R. Pitcoff	S. J. Kerr
221	Jogues Credit Union	W. J. Rennie	A. J. Arsenaault
222	John Bath Employees Credit Union	H. A. Johnson	R. S. Kemp
223	John H. Breck Employees Credit Union	J. E. Pratt	D. W. Lally, Jr.
224	Jonsteel Credit Union	J. S. Kasper	R. J. Reynolds
225	Jordan's Credit Union	D. M. Gardner	W. L. Sweeney
226	Judaean Credit Union	J. J. Tutun	H. Silverman
227	Judson Credit Union	M. Goodman	R. Danberg
228	Kavodian Credit Union	B. G. Macy	S. Kaplan
229	K B Credit Union	W. Perron	F. L. Eden
230	Kelko Credit Union	R. D. Hahn	A. W. Astley
231	Kendall Mills Credit Union	E. H. Peterson	F. Burkel
232	Kirstein Leather Employees Credit Union	W. Pez	S. Foti
233	Klevanar Credit Union	H. Greenberg	H. Schwartz
234	Korn Leather Employees Credit Union	L. Bagnell	L. L. Doleski
235	Labor Circle Credit Union	P. Smidt	S. Viner
236	Lafayette Credit Union	J. A. Messier	L. L. LaBarre
237	Landing Credit Union	C. M. Ahern	H. T. Batchelder
238	Lapointe Employees Credit Union	G. J. Bagnall	H. J. Daigneault
239	Lawrence Credit Union	L. R. Harris	M. Goldstein
240	Lawrence Firefighters Credit Union	L. P. Smith	F. C. McKernan
241	Lawrence Modern Credit Union	L. Pearl	P. Millman
242	Lawrence Postal Employees Credit Union	G. F. Russell	J. A. Fortune
243	Lawrence Teachers' Credit Union	D. F. Sullivan	E. F. Glynn
244	L. B. Evans Employees Credit Union	F. E. Daley	A. M. Perkins
245	Leominster Credit Union	L. A. Carrescia	J. J. Tata
246	Leon E. Abbott Post No. 57 (3) Credit Union	J. P. Hines	R. M. Leonard
247	Lever Cambridge Employees Credit Union	J. J. Dwyer	J. A. DeVincentis
248	Liberal Credit Union	O. Kaplan	P. Garber
249	Liberty Credit Union	I. E. Paretsky	S. Rachlis
250	Library Employees Credit Union	J. H. Smith	I. C. Kiesel
251	Local 21 Credit Union	A. Ceelski	D. B. Audet
252	Longwood Credit Union	B. Gardner	J. Gopen
253	Lord Beaconsfield Credit Union	A. M. Goldstein	M. Shlifer
254	Lowell Credit Union	B. Sandler	H. Schulman

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE No.
1930	Greenfield Tap & Die Corp., Sanderson Street	Greenfield	12	170
1940	31 St. James Avenue	Boston	4	171
1934	L. H. Hamel Leather Co., 117 Essex Street	Haverhill	12	172
1954	130 Pleasant Street	Easthampton	10	173
1953	320 Park Avenue	Worcester	24	174
1939	Hollingsworth & Vose, 112 Washington Street (East Walpole District)	Walpole	22	175
1934	H. L. Handy Co., Plainfield Street	Chicopee	10	176
1940	375 Old Colony Avenue (South Boston District)	Boston	4	177
1927	3 Bennington Street (East Boston District)	Boston	4	178
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	4	179
1936	Russell, Fairfield & Ellis Ins., 60 Congress Street	Boston	4	180
1947	26 Dunster Street	Cambridge	8	181
1926	139 Merrimack Street	Haverhill	12	182
1933	22 Essex Street	Haverhill	12	183
1934	92 River Street	Haverhill	12	184
1933	3 Court Street	Haverhill	12	185
1929	Post Office	Haverhill	12	186
1937	Haverhill High School, Corner Main and Summer Streets	Haverhill	12	187
1942	Main Street (East Douglas District)	Douglas	10	188
1944	125 DeForest Street (Roslindale District)	Boston	4	189
1938	12 Peabody Square	Peabody	18	190
1926	30 Mason Street	Boston	4	191
1940	381 E Street (South Boston District)	Boston	4	192
1941	New England High Carbon Wire Co., 50 Howe Avenue	Millbury	16	193
1926	174 Central Street	Lowell	14	194
1926	646 Warren Street (Roxbury District)	Boston	4	195
1934	34 Shore Drive	Somerville	20	196
1939	111 Lenox Street	Norwood	18	197
1911	330 High Street	Holyoke	12	198
1940	70 Suffolk Street	Holyoke	12	199
1930	206 Maple Street	Holyoke	12	200
1927	650 Dwight Street	Holyoke	12	201
1934	84 Lincoln Street	Holyoke	12	202
1926	612 Blue Hill Avenue (Grove Hall District)	Boston	4	203
1949	Hoosac Mills Corp., 234 Union Street	North Adams	18	204
1951	Hoosac Mills Corp., 295 Phillips Avenue	New Bedford	16	205
1939	Hollingsworth & Vose Co., Mill Street (West Groton District)	Groton	12	206
1926	532 Warren Street (Grove Hall District)	Boston	4	207
1930	A. T. Howard Co., 10 Blandford Street	Boston	4	208
1926	17 Otisfield Street (Grove Hall District)	Boston	4	209
1926	19 Otisfield Street (Grove Hall District)	Boston	4	210
1926	174 Central Street	Lowell	14	211
1951	Industrial Luncheon Service, 275 Hancock Street	Quincy	20	212
1926	65 Washington Avenue	Chelsea	8	213
1930	Coolidge Street	Framingham	12	214
1910	270 Boyston Street	Boston	4	215
1926	1010 Cambridge Street	Cambridge	8	216
1926	21 Hartwell Street	Boston	4	217
1926	296 Centre Street (Jamaica Plain District)	Boston	4	218
1912	666 Merrimack Street	Lowell	14	219
1921	173 Washington Street	Salem	20	220
1940	800 Broadway	Chelsea	8	221
1948	18 Grafton Street	Worcester	24	222
1947	91 Dwight Street	Springfield	22	223
1949	Johnson Steel & Wire Company, Inc., 53 Wiser Avenue	Worcester	24	224
1931	450 Washington Street	Boston	4	225
1926	272 Broadway	Chelsea	8	226
1927	49 Almont Street	Malden	14	227
1948	160 Bank Street	Fall River	10	228
1942	Kupfer Bros. Co., Riverdale Street	Northbridge	18	229
1941	P. P. Kellogg Co., 21 Cypress Street	Springfield	22	230
1930	Kendall Mills	Walpole	22	231
1937	75 Walnut Street	Peabody	18	232
1951	393 Norfolk Street (Roxbury District)	Boston	4	233
1942	41 Hardy Street	Peabody	18	234
1912	182 Sumner Street	Lynn	14	235
1938	183 Court Street	Brookton	8	236
1939	76 Commercial Street	Weymouth	24	237
1954	Lapointe Machine Tool Co., 34 Tower Street	Hudson	12	238
1913	301 Essex Street	Lawrence	14	239
1950	80 Lowell Street	Lawrence	14	240
1926	90 Broadway	Lawrence	14	241
1929	Post Office	Lawrence	14	242
1934	Lawrence High School	Lawrence	14	243
1939	26 Water Street	Wakefield	22	244
1954	40 Pleasant Street	Leominster	14	245
1931	89 Burrill Street	Swampscott	22	246
1945	164 Broadway	Cambridge	8	247
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	248
1926	288 Blue Hill Avenue (Roxbury District)	Boston	6	249
1941	220 State Street	Springfield	22	250
1950	10 Lowell Street	Peabody	18	251
1950	387 Harvard Street	Brookline	8	252
1913	654 Blue Hill Avenue (Grove Hall District)	Boston	6	253
1926	174 Central Street	Lowell	14	254

LINE No.	NAME	PRESIDENT	TREASURER
255	Lowell Electric Light Employees Credit Union	E. J. Dunn	M. E. Durkee
256	Lowell EMSR Credit Union	G. F. Casserly	E. C. Sullivan
257	Lowell Firemen's Club Credit Union	R. F. Rourke	J. G. O'Brien
258	Lowell Postal Employees Credit Union	J. J. Custer	W. R. Crowther
259	Lowell Rendering Employees Credit Union	D. J. Frediani	M. R. Marchand
260	Lynn Credit Union	L. Litvack	J. Freedman
261	Lynn Independent Workmens Circle Credit Union	A. Slavin	H. Kogan
262	Lynn Municipal Employees Credit Union	G. R. Hanson	L. J. Murphy
263	Lynn Police Credit Union	J. F. Crowley	S. Tumlinelli
264	Lynn Postal District Employees Credit Union	D. DiVirgilio	L. A. Kennedy
265	Lynn Teachers Credit Union	H. F. Shea	R. F. Grady
266	Maccabee Pythian Credit Union	W. Kimball	G. Askinas
267	Maccabee Credit Union	G. Merlin	A. Chalfin
268	Madison Credit Union	J. A. DeRosa	R. Staffieri
269	Majestic Credit Union	I. Sher	S. I. Rosenthal
270	Malden City Employees Credit Union	J. J. Barthelmes	W. T. Barrett, Jr.
271	Malden G. & E. Employees Credit Union	C. W. Johnson	T. J. Hughes
272	Mansfield Credit Union	C. A. Wheeler	R. A. Buck
273	Marconi Credit Union	J. Panebianco	M. T. Stella
274	Marquette Credit Union	R. F. Robichaud	G. O. Vaine
275	Mascot Credit Union, The	J. I. Packer	D. M. Kaiser
276	Maynard Consumers' Credit Union	C. M. Lerer	H. Routsala
277	M B C O Credit Union	W. J. Scott	R. Seife
278	Medford Municipal Employees Credit Union	H. M. Giffels	A. J. Kirwan
279	Medway Credit Union	M. Merwise	A. E. Gordon
280	Memorial Credit Union	S. Berg	A. Berg
281	Merchemco Credit Union	E. A. Hewitt, Jr.	J. Mastropietro
282	Middlesex Carmen's Credit Union	F. M. McIntyre	J. W. MacDonald
283	Milford Credit Union	J. Wyzan	W. Harris
284	Millbury Credit Union	P. A. Laconture	R. N. Kenary
285	Mohliiver Credit Union	B. Freedman	M. Hyman
286	Monarch Credit Union	L. B. Regan	D. G. Atkins
287	Monsanto Plastics Credit Union	N. Matthew	G. A. Gorrod
288	Montello Credit Union	L. Tamule	J. M. Samulis
289	Moreland Credit Union	M. M. Dickson	J. Snyder
290	Morgan Employees Credit Union	C. K. Oberg	E. Currie
291	Morgan Memorial Credit Union	E. H. Higgs	R. E. Everest
292	Mortons Employees Credit Union	E. Halpern	R. G. Kurlansky
293	Moulded Plastics Credit Union	J. E. Esip	F. L. Graham
294	MTA Employees Credit Union	J. H. Duffey	T. F. Spelman
295	Mutual Credit Union	P. Swartz	S. Kasler
296	Mutual Aid Credit Union	P. Solomon	S. Peitchel
297	Nablanko Credit Union	D. S. Aitchison	V. R. Aitken
298	Nashoba Credit Union	F. L. Powers	D. J. Mastrodomenico
299	Navy Building Credit Union	H. S. Moss	P. F. Schellhaudt
300	Navy Yard Employees Credit Union	W. R. MacKenzie	S. I. Rosenthal
301	Neburn Credit Union	I. J. Patterson	L. G. Marshall
302	Nedco Employees Credit Union	L. J. Jablonski	M. G. Reed
303	Nemasket Credit Union	E. F. Beckman	O. C. Sawicki
304	Neponset Credit Union	R. L. Tupper	A. W. Smith
305	New Bedford Gas & Edison Light Company Employees Credit Union	E. W. Cole	W. A. Kenyon
306	New Bedford Municipal Employees Credit Union	W. E. Cobb	S. Lehman
307	New Bedford Postal Employees Credit Union	B. J. Smith	J. D. Connolly
308	Newburyport Credit Union	N. Espovich	H. M. Boxer
309	New Chelsea Credit Union	S. Glazer	G. Cashman
310	New Deal Credit Union	P. W. Chapman	M. F. Wilson
311	New Haven Railroad Employees Credit Union	F. Rush	L. S. Cashman
312	Newton Municipal Credit Union	P. Purcell	W. H. Fitzgerald
313	Newton Teachers Credit Union	C. C. Peterson	D. B. Mitchell
314	N.I.C. Credit Union	L. H. Cadigan	A. T. Rull
315	Noddle Island Credit Union	A. F. Reddy	J. Stone
316	North Adams Credit Union	J. Kerson	H. Hertz
317	Northampton Hosiery Workers' Credit Union	J. J. Coughlan	A. S. Fretz
318	Northern Massachusetts Telephone Workers Credit Union	C. F. Hamilton	R. A. O'Sullivan
319	Northshore Credit Union	R. P. Richardson	J. J. Flanagan
320	Norton Credit Union	R. G. Clarke	E. E. McConnell
321	Norwood School Employees' Credit Union	C. H. Wheeler	E. V. Syverson
322	Octane Credit Union	C. J. Murphy	L. E. Denning
323	Olympia Credit Union	E. Stamoulakis	H. Sovas
324	One-Twenty Credit Union	E. F. Cosgrove	F. B. Seitz, Jr.
325	Orange Credit Union	D. Housen	R. Plotkin
326	Overland Credit Union	C. F. Curran	A. N. Habelow
327	Oxford Print Credit Union	A. T. Everson	M. L. Barr
328	Pacific Mills Credit Union	R. R. Dean	R. B. Dodge
329	Perkins Gear Credit Union	W. E. Longey	J. A. Benoit
330	Pittsfield G. E. Employees Credit Union	F. E. Douglas	G. R. Boos
331	Pittsfield Postal Employees Credit Union	W. J. Meehan	Vacant
332	Pittsfield Teachers' Credit Union	L. J. Murphy	A. W. Harvey
333	Plan Credit Union	A. S. Kinney	C. T. Fuller
334	Plimpton Credit Union	F. E. Blasenak	D. O. Smith
335	Plymouth Cordage Credit Union	R. S. Bailey	J. A. Smith
336	Plymouth Rubber Credit Union	J. A. Fitzpatrick	E. R. Johnson

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE No.
1941	29 Market Street	Lowell	14	255
1950	Eastern Massachusetts Street Rwy. Co., 22 Fourth Street	Lowell	14	256
1936	Engine No. 11, Lawrence Street	Lowell	14	257
1928	Post Office	Lowell	14	258
1934	Lowell Rendering Co., Woburn Street	Billerica	2	259
1926	239 Summer Street	Lynn	14	260
1927	181 Summer Street	Lynn	14	261
1940	Room 202, City Hall	Lynn	14	262
1945	18 Sutton Street	Lynn	14	263
1926	Post Office	Lynn	14	264
1935	School Dept., Administration Bldg., 14 Franklin Street	Lynn	14	265
1940	Room 406, 175 State Street	Springfield	22	266
1949	646 Warren Street (Grove Hall District)	Boston	6	267
1941	13 Woodlawn Avenue	Chelsea	8	268
1937	473 Cross Street	Malden	14	269
1943	Central Fire Station, Salem Street	Malden	16	270
1929	157 Pleasant Street	Malden	16	271
1916	129 North Main Street	Mansfield	16	272
1939	180 Essex Street	Lawrence	14	273
1939	96 Central Street	Winchendon	24	274
1926	1115 Blue Hill Avenue (Dorchester District)	Boston	6	275
1948	64-66 Main Street	Maynard	16	276
1954	243 Broadway	Cambridge	8	277
1937	Room 101, City Hall	Medford	16	278
1927	140 Village Street	Medway	16	279
1941	532 Warren Street (Grove Hall District)	Boston	6	280
1937	Monsanto Chemical Co., Chemical Lane	Everett	10	281
1946	1020 Main Street	Waltham	22	282
1927	49 Pine Street	Milford	16	283
1934	50 Main Street	Millbury	16	284
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	285
1939	Monarch Life Ins. Co., 365 State Street	Springfield	22	286
1937	812 Monsanto Avenue (Indian Orchard District)	Springfield	22	287
1932	111 Ames Street (Montello District)	Brockton	8	288
1952	73 Moreland Street (Roxbury District)	Boston	6	289
1927	15 Belmont Street	Worcester	24	290
1937	89 Shawmut Avenue	Boston	6	291
1949	Morton's Inc., 89 Causeway Street	Boston	6	292
1942	14 Hygeia Street	Worcester	24	293
1936	Room 201, Park Square Building	Boston	6	294
1926	288 Blue Hill Avenue (Roxbury District)	Boston	6	295
1946	4 Howland Street (Roxbury District)	Boston	6	296
1935	National Blank Book Co., Water Street	Holyoke	12	297
1953	Main Street	Groton	12	298
1939	495 Summer Street	Boston	6	299
1940	Building No. 32, Boston Naval Shipyard (Charlestown District)	Boston	6	300
1934	New England Rendering Co. et al, 29 Abattoir Avenue (Brighton District)	Boston	6	301
1937	New England Dressed Meat & Wool Co., 174 Somerville Avenue	Somerville	20	302
1937	Plymouth Shoe Co., 191 Center Street	Middleborough	16	303
1915	Bird & Sons, Inc., 138 Washington Street (East Walpole District)	Walpole	22	304
1926	271 South Water Street	New Bedford	16	305
1932	863 Pleasant Street	New Bedford	16	306
1926	695 Pleasant Street	New Bedford	16	307
1934	Washington Street	Newburyport	18	308
1935	110 Park Street	Chelsea	8	309
1934	Eastern Gas & Fuel Assoc., 201 Rover Street	Everett	10	310
1939	Room 233, South Station	Boston	6	311
1941	Newton City Hall	Newton	18	312
1937	40 Elm Road, Room 22 (Newtonville District)	Newton	18	313
1948	Northern Industrial Chemical Co., 7 Elkins Street (South Boston District)	Boston	6	314
1927	19 Meridian Street (East Boston District)	Boston	6	315
1934	41 Center Street	North Adams	18	316
1939	McCallum Hosiery Co., 259 Locust Street	Northampton	18	317
1922	115 Appleton Street	Lowell	14	318
1936	205 Washington Street	Salem	20	319
1925	Norton Co., 1 New Bond Street	Worcester	24	320
1934	Junior High School	Norwood	18	321
1933	Colonial Beacon Oil Co., 30 Beacham Street	Everett	10	322
1947	202 Merrimack Street	Haverhill	12	323
1949	40 Green Street (Jamaica Plain District)	Boston	6	324
1952	17 East Main Street	Orange	18	325
1940	S. S. Pierce Co., 133 Brookline Avenue	Boston	6	326
1930	11 Colby Street	Medford	16	327
1930	Canal Street	Lawrence	14	328
1936	Circuit Avenue	West Springfield	24	329
1935	100 Woodlawn Avenue	Pittsfield	18	330
1928	Post Office, Allen Street	Pittsfield	18	331
1939	High School, East Street	Pittsfield	18	332
1946	Blue Cross, 38 Chauncy Street	Boston	6	333
1927	Plimpton Press, Lenox Street	Norwood	18	334
1928	Court Street (North Plymouth District)	Plymouth	20	335
1955	Revere Street	Canton	8	336

LINE No.	NAME	PRESIDENT	TREASURER
337	Pneumatic Credit Union	R. Johnson	R. S. Knapp
338	Polish National Credit Union	S. A. Berestka	A. J. Golen
339	Ponedeler Credit Union	S. Berger	S. Stillman
340	Popular Credit Union	D. Rosenfelt	S. Tanzer
341	Prentiss Wire Credit Union	C. E. Andrus	R. W. Wordsworth
342	Presidents City Credit Union	A. P. Bottiggi	A. F. Monroe
343	Press Radio Credit Union	J. P. Sorensen	M. Homem, Jr.
344	Pressers Union Local 12 ILGWU Credit Union	S. Wallace	L. Weinstein
345	Progressive Workmen's Credit Union	J. W. Mover	P. Isenman
346	Prospect Hill Presbyterian Credit Union	H. J. Meister	C. M. Heinze
347	Pulaski Credit Union	J. Yakimowsky	M. Wardzala
348	Pyncheon Credit Union	R. L. Carter, Jr.	R. M. Steere
349	Pyralart Employees Credit Union	P. J. Byrne	R. V. Kennedy
350	Quincy EMSR Credit Union	W. A. Palmer	B. T. Dembro
351	Quincy Municipal Credit Union	J. E. Walsh	T. F. Maloney
352	Quinway Credit Union	S. R. Blackwell	J. W. Gunville
353	Railway Express Credit Union	T. F. Albert	S. T. Nelson
354	Raytheon Employees Credit Union	N. C. Mancinelli	D. J. Worcester
355	Redberry Credit Union	L. F. O'Connor	T. F. McCarthy
356	Reed-Prentice Employees Credit Union	N. T. Olsen	E. W. Eidt
357	Revere Copper & Brass Employees Credit Union	G. F. Kirk	J. B. O'Rourke
358	Rex Credit Union	N. F. McCaffrey	M. Lottero
359	R. H. White's Employees Credit Union	J. A. McCarthy	R. G. Gerade
360	Rockland Credit Union	A. Lelyveld	W. H. Main
361	Rockwood Sprinkler Employees' Credit Union	R. V. Catherwood	T. R. Ashe
362	Roxbury Independent Credit Union	G. Merlin	B. Ginsberg
363	Roxbury Workmen's Circle Credit Union	D. Gulko	M. Riecklin
364	Rust Craft Credit Union	B. D. Forster	V. F. Morgan
365	Ruthco Credit Union	G. Grovener	G. R. Hicken
366	Safety Credit Union	S. Adler	I. Benjamin
367	St. Aidan's Credit Union	H. C. Duffy	F. J. Logue
368	St. Anne Credit Union	W. C. Poirier	U. Auger
369	St. Jean Baptiste Parish Credit Union	R. H. J. Pelletier	R. E. Gingras
370	St. Joseph Credit Union of Salem	A. Audet	J. A. Foisy
371	St. Mary's Parish Credit Union	C. J. Avey	F. J. Poirer
372	Salem Credit Union	M. Laeritz	M. Shoer
373	Salem Italian American Credit Union	R. A. Giuggio	D. Mizzi
374	Sales House Credit Union	W. T. Keating	D. J. Collins
375	Samson Cordage Employees Credit Union	A. B. Hartford	S. A. Thomas
376	Saugus Credit Union	F. J. Gallant	M. E. Hayes
377	Seaver Credit Union	M. Chartkoff	W. Meshorer
378	Security Credit Union	U. Auger	C. B. Dunbar
379	Security Employees Credit Union	A. B. Newell	H. A. Savage
380	Senco Credit Union	J. F. Mahoney	E. Brady, Jr.
381	Setco Credit Union	M. M. Emirzian	P. W. Easton
382	Shirley Credit Union	M. Katz	S. Dubchansky
383	Simeo Credit Union	J. A. Bogus	A. T. Lyne
384	Simonds Employees Credit Union	C. A. Whitcomb	F. E. Hastings
385	Siskraft Credit Union	A. B. Temple	J. F. Flanagan
386	Social Service Credit Union	G. C. Greener	J. Campana
387	Somerset Community Credit Union	P. Pineault	O. C. Perry, Jr.
388	Southbridge Credit Union	V. P. Tetreault	E. Fontaine
389	Southern Massachusetts Telephone Workers Credit Union	H. J. Wardick	J. A. LaBrode
390	South Works Credit Union	J. Ginsburg	H. R. Jensen
391	Spalding Employees Credit Union	J. C. Brown	R. N. Russell
392	Spaulding Moss Employees Credit Union	A. Caliendo	P. C. Killgoar
393	Sprague Electric Credit Union	L. N. Andersen	R. E. Armitage
394	Springfield Armory Credit Union	J. P. DeMarco	R. F. Ledoux
395	Springfield FCA Employees Credit Union	R. N. Cratty	L. E. Cruikshank
396	Springfield Franco-American Credit Union	A. H. Cote	T. N. Methe
397	Springfield, Mass. Municipal Employees Credit Union	R. F. Patingre	W. E. Hurley
398	Springfield, Mass. Post Office Employees Credit Union	R. F. Farrell	T. A. Clune
399	Springfield Rendering Employees Credit Union	C. T. Bradway	J. J. McKenna, Jr.
400	Springfield Street Railway Employees Credit Union	W. K. Luke	T. E. O'Donnell
401	Springfield Teachers Credit Union	H. E. Drewes	A. J. Serafino, Jr.
402	Square Deal Credit Union	S. Diamond	I. Temkin
403	Squire Employees Credit Union	J. J. O'Brien	E. J. Azar
404	Starnsco Credit Union	F. A. Soltyz	G. H. Fitch
405	State Employees Credit Union	F. E. Bridgman	E. W. Towne
406	Stetson Shoe Employees Credit Union	E. J. Thornhill	W. B. Morrison
407	Stoughton Credit Union	J. Buffman	J. C. Gray
408	Swift Boston Credit Union	W. M. Brock	A. E. Bourgress
409	Sylvania Employees Credit Union	C. W. Symonds	C. A. Powers
410	T & H Employees Credit Union	J. J. Rabbitt	P. B. Ekholm
411	Taunton Postal Employees Credit Union	E. W. Burt	S. J. Skwarto
412	Teunifax Employees Credit Union	N. P. Votze	T. A. Lussier
413	Telephone Workers' Credit Union	O. G. Richards	E. J. Simonian
414	Thomson Credit Union	Z. V. Gianetti	D. R. Ekstrom
415	Thriftway Credit Union	W. A. Fischer	V. B. Leighton
416	T. I. C. Employees Credit Union	F. L. Ratta	C. D. Topham
417	Towle Employees Credit Union	A. F. Thompson	J. F. Swasey, Jr.
418	Treasure Credit Union	F. M. Wright	G. K. Burgess
419	T R I B Credit Union	F. J. McGinn	H. J. Gretskey
420	Tri-City Dairymen's Credit Union	G. E. Mustakangas	T. I. Niemi
421	United Credit Union	M. D. Bier	M. Schwartz

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE No.
1940	Pneumatic Scale Corp., 65 Newport Avenue	Quincy	20	337
1921	223 Exchange Street	Chicopee	10	338
1926	65 Washington Avenue	Chicopee	8	339
1926	116 Main Street	Peabody	18	340
1940	439 Dwight Street	Holyoke	12	341
1940	1517 Hancock Street	Quincy	20	342
1939	555 Pleasant Street	New Bedford	16	343
1953	33 Harrison Avenue	Boston	6	344
1911	366 Cross Street	Malden	16	345
1942	98 East Haverhill Street	Lawrence	14	346
1940	23 Kenilworth Street (Roxbury District)	Boston	6	347
1936	Springfield Fire & Marine Ins. Co., 1250 State Street	Springfield	22	348
1937	Foster Grant Co., Inc., 289 North Main Street	Leominster	14	349
1945	Eastern Massachusetts Street Rwy., 954 Hancock Street	Quincy	20	350
1937	40 Quincy Avenue	Quincy	20	351
1950	1 Clivenden Street	Quincy	20	352
1955	31 Liberty Street	Springfield	22	353
1945	Foundry Avenue	Waltham	22	354
1945	2 Frost Avenue (Dorchester District)	Boston	6	355
1933	677 Cambridge Street	Worcester	24	356
1937	24 North Front Street	New Bedford	16	357
1929	Railway Express Agency, Inc., 710 Atlantic Avenue	Boston	6	358
1945	518 Washington Street	Boston	6	359
1922	300 Union Street	Rockland	20	360
1937	38 Harlow Street	Worcester	24	361
1926	288 Blue Hill Avenue (Grove Hall District)	Boston	6	362
1927	612 Blue Hill Avenue (Grove Hall District)	Boston	6	363
1940	Rust Craft Park	Dedham	10	364
1941	Rath Shoe Co. of Mass., Inc., 44 Merrimac Street	Newburyport	18	365
1926	439 Cross Street	Malden	16	366
1939	69 Babcock Street	Brookline	8	367
1911	43 Rodney French Boulevard	New Bedford	16	368
1910	527A Western Avenue	Lynn	14	369
1926	3 Harbor Street	Salem	20	370
1913	516 Lincoln Street	Marlborough	16	371
1913	140 Washington Street	Salem	20	372
1953	24 Endicott Street	Salem	20	373
1927	680 Winthrop Avenue	Revere	2	374
1947	Phoenix Street	Shirley	20	375
1938	496 Lincoln Avenue	Saugus	20	376
1927	101 Crawford Street (Grove Hall District)	Boston	6	377
1937	22 North Sixth Street	New Bedford	18	378
1940	Social Security Adm., 120 Boylston Street	Boston	6	379
1929	Sentinel Printing Co., 808 Main Street	Fitchburg	10	380
1945	Standard Electric Time Co., 89 Logan Street	Springfield	22	381
1952	537 Beach Street	Revere	20	382
1948	Simplex Wire & Cable Co., 79 Sidney Street	Cambridge	8	383
1937	Simonds Saw & Steel Co., Intervale Road	Fitchburg	10	384
1934	American Reinforced Paper Co., 55 Starkey Avenue	Attleboro	2	385
1921	39 North Bennett Street	Boston	6	386
1936	1166 County Street	Somerset	20	387
1938	277 Main Street	Southbridge	20	388
1922	390 Acushnet Avenue	New Bedford	18	389
1935	American Steel & Wire Co., 774 Millbury Street	Worcester	24	390
1937	A. G. Spalding & Bros., Inc., Meadow Street	Chicopee	10	391
1937	415 Summer Street	Boston	6	392
1940	87 Marshall Street	North Adams	18	393
1940	Federal Square	Springfield	22	394
1934	Farm Credit Administration, 310 State Street	Springfield	22	395
1930	368 Taylor Street	Springfield	22	396
1927	158 Broadway	Springfield	22	397
1923	436 Dwight Street	Springfield	22	398
1934	2 Plainfield Street	Chicopee	10	399
1926	1694 Main Street	Springfield	22	400
1929	High School of Commerce, 415 State Street	Springfield	22	401
1950	277A Dudley Street (Roxbury District)	Boston	6	402
1934	165 Gore Street (East Cambridge District)	Cambridge	8	403
1946	J. Stevens Arms Co., 86 Broadway (Chicopee Falls District)	Chicopee	10	404
1921	Room 115, State House	Boston	6	405
1935	541 Main Street (South Weymouth District)	Weymouth	24	406
1953	70 Porter Street	Stoughton	22	407
1934	98 South Market Street	Boston	6	408
1921	60 Boston Street	Salem	20	409
1954	892 River Street (Hyde Park District)	Boston	6	410
1923	Post Office	Taunton	22	411
1954	195 Appleton Street	Holyoke	12	412
1917	50 Oliver Street	Boston	6	413
1954	1 Dean Street	Franklin	12	414
1947	Greater Boston Community Fund, 14 Somerset Street	Boston	6	415
1953	531 Main Street	Acton	2	416
1952	Towle Manufacturing Co., 260 Merrimac Street	Newburyport	18	417
1930	Rogers, Lunt & Bowlen, 298 Federal Street	Greenfield	12	418
1953	55 Tremont Street	Boston	6	419
1942	339 Broad Street	Fitchburg	12	420
1927	48 Concord Street	Lawrence	14	421

LINE No.	NAME	PRESIDENT	TREASURER
422	Unity Club Credit Union	F. L. Peterson	A. E. Stone
423	U-Strayco Credit Union	W. Beauregard	L. M. Walker
424	V.F.W. No. 2005 Credit Union	W. C. Hanseom	F. L. Ingalls
425	Victory Credit Union	F. Nathan	L. Becker
426	Walnut Credit Union	A. Schlager	I. Minsky
427	Walpole Municipal Employees Credit Union	D. F. Wilber	J. J. Buckley
428	Walter Baker Employees Credit Union	W. T. McGrath	M. L. Kaplan
429	Waltham Municipal Employees Credit Union	J. F. Biggins, Jr.	P. B. O'Mara
430	Waltham Teachers Credit Union	L. E. Sweeney	E. V. Sacco
431	Walworth Credit Union	L. T. Davis	W. Fowles
432	Wapico Credit Union	J. T. Dunn	G. W. Muise, Jr.
433	Ward's Credit Union	R. F. Warner	E. Singer
434	Washburn Employees Credit Union	A. K. Brown	A. E. Bohaker
435	Washington Credit Union	A. Bikofsky	S. Backman
436	Wateco Credit Union	C. K. Martineau	A. E. Perratta
437	Watertown Italian-American Credit Union	L. Livoli	L. E. Alfieri
438	Watertown Municipal Credit Union	B. P. Donnelly	W. W. Norcross, Jr.
439	Webster Credit Union	C. H. Szczepanski	J. F. Mackowiak
440	Welfare Credit Union	E. Weinstein	S. Newman
441	Wemelco Credit Union	L. J. Delay	G. A. Robertson
442	Westco Credit Union	S. J. Roberts	C. A. Caron
443	Westinghouse Employees Credit Union	T. Galvin	J. F. Ricci
444	Western Credit Union	I. M. Kramer	M. Isen
445	Western Massachusetts Telephone Workers Credit Union	R. W. Murdick	R. I. Wing
446	Westfield Polish-American Credit Union	N. G. Roselli	A. R. Palczynski
447	West Lynn G. E. Employees' Credit Union	F. P. Shanahan	G. W. Friberg
448	Westwood Credit Union	H. J. Mitchell	V. P. Moynihan
449	Weymouth Town Employees Credit Union	H. Christensen	M. E. Moore
450	White Credit Union	M. M. Keeley	E. G. Hines
451	Whitson Credit Union, The	J. J. Kelty	M. B. Gretter
452	Wick-Spring Employees Credit Union	I. P. Johnson	M. E. Hickey
453	WICO Employees Credit Union	J. C. Bruhm	J. Cooper
454	Willimansett Credit Union	R. A. Bibeau	E. J. B. Lafrenaye
455	Winnissimmet Credit Union	L. Wiseman	I. Sklar
456	W. M. W. Credit Union	L. Gilmore	H. S. Crawford
457	Woburn Credit Union	M. S. Sawyer	S. Levine
458	Wollaston Credit Union	W. A. Anderson	M. Biller
459	Worcester Fire Department Credit Union	E. J. Foley	W. Baker
460	Worcester Gas Light Employees Credit Union	F. M. Keefe	J. L. Turnan
461	Worcester Police Department Credit Union	J. P. Dunn	J. J. McKiernan
462	Worcester Polish Credit Union	F. Ciborowski	S. A. Ciborowski
463	Worcester Postal Credit Union	D. F. Kelly	D. F. McAuliffe
464	Worcester Public Works Credit Union	C. B. Hardy	G. L. Russell
465	Worcester Rendering Employees Credit Union	E. F. Rider	R. T. McKee
466	Worcester Suburban Employees Credit Union	C. D. Frieswyk	C. L. Grover
467	Worcester Teachers Credit Union	F. J. Doran	M. E. Shay
468	Worcester Thompson Credit Union	J. Gabrielian	K. H. Lever
469	Worcester Wire Works Employees Credit Union	I. Gustavson	M. E. Anderson
470	Worcester Workmen's Circle Credit Union	A. Yanofsky	A. Jarger
471	Workers' Credit Union	O. Tokoi	J. G. Laakso
472	Wortel Credit Union	W. F. Meisen	S. J. Gipps
473	Woven Hose Employees Credit Union	J. C. Fogarty	N. F. Jones
474	Zaslav Volin Credit Union	S. Butkovits	M. Nimoy

INCORPORATED	BUSINESS LOCATION	CITY OR TOWN	PAGE	LINE No.
1926	40 Broad Street	Boston	6	422
1938	Union Street Railway Co., 1959 Purchase Street	New Bedford	18	423
1932	3 School Street	Marblehead	16	424
1926	650 Dudley Street (Roxbury District)	Boston	6	425
1926	214 Broadway	Chelsea	8	426
1938	Stone Street	Walpole	22	427
1941	1177 Washington Street (Dorchester District)	Boston	6	428
1949	21 Lexington Street	Waltham	22	429
1936	North Junior High School	Waltham	22	430
1921	800 East First Street (South Boston District)	Boston	6	431
1937	Warren Pipe Co., 16 Kippy Street	Everett	10	432
1935	63 Franklin Street	Boston	6	433
1941	Washburn Co., 28 Union Street	Worcester	24	434
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	435
1935	Telechron Inc., 75 Homer Avenue	Ashland	2	436
1954	104 Arlington Street	Watertown	24	437
1934	Administrative Building, Main Street	Watertown	24	438
1928	232 Main Street	Webster	24	439
1927	1165 Blue Hill Avenue (Dorchester District)	Boston	6	440
1923	73 State Street	Springfield	22	441
1936	642 Page Boulevard	Springfield	22	442
1954	1756 River Street (Readville District)	Boston	6	443
1926	552 Massachusetts Avenue	Cambridge	8	444
1922	295 Worthington Street	Springfield	22	445
1946	33 Elm Street	Westfield	24	446
1926	42 Centre Street (West Lynn District)	Lynn	14	447
1949	31 Pond Plain Road	Westwood	24	448
1953	75 Middle Street	Weymouth	24	449
1936	50 French Street (North Quincy District)	Quincy	20	450
1915	Whiting Milk Co., 570 Rutherford Ave. (Charlestown District)	Boston	6	451
1937	2 New Bond Street	Worcester	26	452
1940	Wico Electric Co., Phelon Avenue	West Springfield	24	453
1944	753 1/2 Chicopee Street (Willimansett District)	Chicopee	10	454
1920	272 Broadway	Chelsea	8	455
1932	Whitin Machine Works (Whitinsville)	Northbridge	18	456
1955	4 Federal Street	Woburn	24	457
1948	622 Hancock Street (North Quincy District)	Quincy	20	458
1937	57 Exchange Street	Worcester	26	459
1934	Quinsigamond Avenue	Worcester	26	460
1946	5 Waldo Street	Worcester	26	461
1926	135 Millbury Street	Worcester	26	462
1926	Post Office	Worcester	26	463
1943	20 East Worcester Street	Worcester	26	464
1934	218 Southbridge Street	Auburn	2	465
1951	Worcester Suburban Electric Co., 181 Main Street	Milford	16	466
1934	22 Elm Street	Worcester	26	467
1941	115 Stafford Street	Worcester	26	468
1937	70 James Street	Worcester	26	469
1922	150 Water Street	Worcester	26	470
1914	48 Wallace Avenue	Fitchburg	12	471
1948	Telechron Inc., 107 Main Street	Worcester	26	472
1947	Boston Woven Hose & Rubber Co., 29 Hampshire Street	Cambridge	8	473
1926	1165 Blue Hill Avenue (Dorchester District)	Boston	6	474

STATEMENTS RELATING TO CREDIT UNIONS

INDEX

STATEMENT NUMBER	PAGE
1. Aggregate statement of condition	44
2. Profit and Loss	45
3. Statistics relative to membership	45
4. Operating expense	45
5. Dividends on shares	46
6. Interest paid on deposits	46
7. Summary of share and deposit transactions	47
8. Classification of real estate loans outstanding	47
9. Loans made during year	47
10. Principal assets and liabilities of credit unions from 1911 to 1955, inclusive	48

STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	474	470	PERCENTAGE OF TOTALS	
	June 30, 1955	June 30, 1954	June 30, 1955	June 30, 1954
ASSETS				
Personal loans:				
Unsecured	\$32,408,771.02	\$30,212,002.86	25.10	25.71
Secured	13,467,807.90	11,773,194.07	10.43	10.02
Real estate loans:				
First mortgages	36,436,698.36	31,600,031.54	28.22	26.89
Second mortgages	46,186.10	86,567.57	.04	.07
Real estate by foreclosure	40,652.96	7,471.89	.03	—
Bonds	13,298,928.52	15,110,859.49	10.30	12.86
Bank stocks	2,468,592.24	2,110,389.34	1.91	1.80
Shares in co-operative banks	14,349,187.90	12,789,207.45	11.11	10.88
Shares in federal savings and loan associations	1,910,951.19	1,527,451.85	1.48	1.30
Deposits in savings banks	5,997,152.38	3,932,161.01	4.64	3.35
Due from Central Credit Union Fund, Inc.	432,814.66	341,087.96	.34	.29
Bank Building	276,399.65	244,366.14	.22	.21
Furniture and fixtures	353,388.29	337,465.86	.27	.29
Due from depository banks	7,060,334.46	6,661,774.08	5.47	5.67
Cash on hand	469,621.45	629,259.94	.36	.53
Other assets	103,838.40	156,963.34	.08	.13
Total assets	\$129,121,325.48	\$117,520,254.39	100.00	100.00
LIABILITIES				
Shares	\$102,624,048.45	\$93,322,696.74	79.48	79.41
Deposits	8,076,457.61	7,713,268.44	6.25	6.56
Club accounts	1,967,406.08	1,847,644.17	1.52	1.57
Guaranty fund	7,783,781.89	7,048,698.46	6.03	6.00
Reserve fund	1,721,050.68	1,489,962.94	1.33	1.27
Undivided earnings	2,776,575.86	2,454,079.71	2.15	2.09
Net interim income	2,020,527.57	1,800,830.92	1.57	1.53
Notes payable	510,766.80	298,600.00	.40	.25
Other liabilities	1,640,710.54	1,544,423.01	1.27	1.32
Total liabilities	\$129,121,325.48	\$117,520,254.39	100.00	100.00

STATEMENT No. 2

PROFIT AND LOSS ACCOUNT, YEAR ENDING OCTOBER 31, 1954

DEBITS		CREDITS	
To guaranty fund	\$ 738,562.13	Interest	\$5,987,393.03
Expense	2,228,207.74	Fines	58,662.88
Interest paid on deposits	174,988.52	Loan fees	106,462.52
Furniture and fixtures	61,860.76	Cash over	549.40
Cash short	2,465.84	Profit on sale of investments	81,200.98
Loss on sale of investments	10,203.49	From reserve fund	10,296.43
To reserve fund	170,212.18	From undivided earnings	49,268.50
Dividends on shares	2,673,336.20	Miscellaneous	391,003.09
To undivided earnings	565,132.55		
Miscellaneous	58,865.42		
	\$6,683,836.83		\$6,683,836.83

STATEMENT No. 3

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1955	Year Ending June 30, 1954
Number of members added	49,158	52,729
Number of members withdrawn	38,069	40,835
Number of members at end of period	377,323	369,277
Number of borrowers at end of period	165,788	162,760
Number of depositors at end of period	18,270	20,761

STATEMENT No. 4

OPERATING EXPENSES

CLASSIFICATION	YEAR ENDING		
	JUNE 30, 1955		JUNE 30, 1954
	Amount	Cost for Each \$1,000 of Assets	Cost for Each \$1,000 of Assets
Salaries	\$1,551,832.05	\$12.02	\$12.12
Rent	109,243.99	.85	.85
Other expenses	795,699.99	6.16	6.44
Total	\$2,456,776.03	\$19.03	\$19.41

STATEMENT No. 5
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1955	1954	1953	1952	1951	1950	1948	1947	1946
*	33	41	41	34	42	46	43	65	90
1½	3	2	4	4	2	5	14	12	20
**	2	1	1	1	1	1	1	4	8
2	14	26	22	41	53	59	71	100	118
*	2	4	6	4	8	14	5	7	15
2½	23	29	38	55	57	60	59	60	47
**	7	5	17	8	2	7	5	6	11
3	132	142	135	146	123	129	137	127	82
*	17	12	12	3	10	7	7	6	3
3½	62	60	48	46	48	33	29	21	12
*	10	7	13	8	1	4	4	5	—
4	112	86	82	75	76	59	48	29	32
*	3	2	2	2	2	1	1	1	2
4½	16	12	14	6	8	8	2	3	3
*	2	1	1	—	1	2	1	1	—
5	25	29	18	20	20	14	13	7	6
*	1	1	—	1	1	—	—	—	—
5½	—	2	—	—	2	2	1	—	—
*	1	—	—	—	1	—	—	—	—
6	6	5	5	3	1	4	7	5	5
*	—	—	—	—	—	2	2	2	2
6½	—	—	—	—	—	—	—	—	—
*	—	—	—	—	—	—	—	—	—
7	—	—	—	—	—	—	—	—	—
*	1	1	1	1	1	—	—	—	—
7½	—	—	—	—	—	—	—	—	—
*	—	—	—	—	—	—	—	—	—
8	2	2	2	1	2	—	—	—	—
Totals	474	470	462	459	462	457	453	461	456
Average rate	3.29	3.15	3.07	2.99	2.94	2.80	2.73	2.45	2.21

*Intermediate rates.

NOTE: Figures through 1948 as of October; subsequent figures as of June.

STATEMENT No. 6
INTEREST PAID ON DEPOSITS
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1955	1954	1953	1952	1951	1950	1948	1947	1946
*	11	8	10	12	13	12	77	69	74
1½	1	3	3	4	4	5	5	10	10
*	2	—	2	—	—	—	2	2	1
2	16	14	14	17	24	27	26	26	21
*	2	1	3	5	1	2	4	3	1
2½	8	7	10	8	8	7	6	6	5
*	4	5	3	—	—	—	—	—	1
3	14	7	6	7	6	6	2	—	3
*	1	1	2	—	—	—	1	—	—
3½	—	—	1	—	—	—	—	1	—
*	—	1	—	—	—	—	1	—	—
4	—	—	—	2	—	2	1	1	1
Totals	59	47	54	55	56	61	124	118	117
†	415	423	408	404	406	396	329	343	339
Average rate	474	470	462	459	462	457	453	461	456
	2.17	2.15	2.09	2.02	1.90	1.99	1.83	1.74	1.65

*Intermediate rates.

†Credit Unions having no deposits.

NOTE: Figures through 1948 as of October; subsequent figures as of June.

STATEMENT No. 7
SUMMARY OF SHARE AND DEPOSIT TRANSACTIONS

SHARES		DEPOSITS*	
Balance, June 30, 1954	\$ 92,744,935.99	Balance, June 30, 1954	\$ 7,692,064.22
Added	67,485,486.80	Added	6,298,192.33
Dividends added	2,764,089.61	Interest added	287,436.33
Total	\$162,994,512.40	Total	\$14,277,692.88
Withdrawn	60,370,463.95	Withdrawn	6,201,235.27
Balance, June 30, 1955	\$102,624,048.45	Balance, June 30, 1955	\$ 8,076,457.61

*Excluding club accounts.

STATEMENT No. 8
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1955, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS			
	FIRST MORTGAGES		SECOND MORTGAGES	
	Number	Amount	Number	Amount
3	12	\$ 64,542.92	—	—
3½	17	41,892.96	—	—
4	1,873	8,398,871.29	—	—
4¼	7	57,623.81	—	—
4½	1,169	5,866,292.83	3	\$ 5,208.75
4¾	7	43,536.23	—	—
4.0	11	72,587.82	—	—
5	4,435	18,679,913.95	7	11,171.20
5¼	343	1,734,873.35	2	460.02
5½	140	485,182.65	—	—
6	325	983,051.00	24	25,321.13
6½	—	—	—	—
7	2	8,329.55	1	4,025.00
8	—	—	—	—
9	—	—	—	—
10	—	—	—	—
Totals	8,341	\$36,436,698.36	37	\$46,186.10
Average rate		4.73%		5.67%

STATEMENT No. 9
LOANS MADE DURING YEAR ENDING JUNE 30, 1955

	Number	Face Amount	Average Amount of Each Loan
Real estate loans:			
First mortgages	2,210	\$12,237,447.08	\$5,537.30
Second mortgages	6	9,052.73	1,508.79
Personal loans	252,194	\$82,241,554.14	\$ 326.10

STATEMENT

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT

ASSETS

Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks	Real Estate by Foreclosure	Due from Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets
1911	17	-	\$19,036	-	-	-	-	\$6,895	\$11	\$25,942
1912	26	-	68,332	-	-	-	-	23,139	39	91,510
1913	34	-	146,598	-	-	-	-	34,130	195	180,923
1914	50	-	224,360	-	-	-	-	44,337	734	269,431
1915	47	\$5,033	362,430	-	-	-	-	49,103	1,460	418,026
1916	53	30,350	652,386	-	-	-	-	124,311	1,303	808,350
1917	66	73,988	993,345	-	-	-	-	161,017	7,406	1,235,756
1918	69	115,119	1,555,088	-	-	-	-	276,726	15,623	1,962,556
1919	60	207,175	2,295,832	\$3,760	-	-	-	260,258	2,923	2,769,948
1920	65	294,795	3,323,410	21,392	-	-	-	323,717	2,964	3,966,278
1921	82	438,322	3,314,370	10,869	-	-	-	276,599	7,013	4,047,173
1922	86	715,502	3,832,709	14,312	\$306,717	-	-	144,860	7,165	5,021,265
1923	90	939,531	4,766,497	17,834	478,715	-	-	77,200	17,464	6,297,241
1924	89	977,650	5,706,018	26,065	659,476†	-	-	56,737	34,821	7,460,810
1925	86	915,734	6,749,739	28,144	891,487†	-	-	60,878	23,787	8,669,769
1926	205	933,916	9,022,552	38,633	857,524†	\$14,414	-	119,288	13,215	10,999,542
1927	279	1,296,601	10,738,759	41,510	1,172,333†	40,037	-	133,443	22,248	13,444,931
1928	296	1,536,155	11,785,058	68,104	1,460,056†	150,114	-	124,238	14,147	15,137,872
1929	299	1,825,314	12,628,949	88,490	1,141,861†	328,087	-	112,373	28,447	16,153,661
1930	309	1,094,544	11,861,205	49,668	1,073,573†	413,802	-	74,895	40,512	14,608,199
1931	302	1,156,415	11,043,189	38,585	964,152†	470,729	-	89,127	112,073	13,874,270
1932	285	1,249,141	9,492,505	64,186	1,062,255†	431,784	\$9,980	50,609	160,693	12,521,153
1933	282	1,287,856	8,864,449	28,163	1,006,374†	520,093	13,322	68,580	235,008	12,023,845
1934	304	1,614,864	8,752,279	28,343	1,270,175†	595,440	22,115	49,853	242,592	12,575,661
1935	315	1,815,003	9,364,568	29,574	1,755,746†	640,908	20,377	112,879	246,393	13,985,468
1936	336	2,468,061	10,531,313	40,387	2,349,067†	718,823	24,298	79,604	288,052	16,499,605
1937	367	2,826,258	12,736,768	41,092	2,207,373†	741,867	33,455	82,919	278,016	18,947,748
1938	386	3,018,326	13,482,997	42,224	2,930,663†	754,740	45,524	82,888	473,834	20,831,196
1939	402	3,588,859	15,490,761	41,659	3,451,266†	707,897	51,289	97,656	414,475	23,843,862
1940	441	3,812,200	17,576,725	49,446	4,355,178†	648,629	60,458	113,624	294,713	26,910,973
1941	466	5,181,390	19,380,633	65,218	5,845,291†	508,155	74,350	194,044	412,137	31,661,218
1942	467	9,820,167	15,528,688	65,687	7,538,809†	446,959	60,123	198,457	78,650	33,737,540
1943	458	14,396,646	14,693,551	59,516	6,407,905†	339,506	47,875	161,944	62,788	36,169,731
1944	454	18,517,723	14,947,309	51,722	6,353,974†	170,488	47,255	212,660	189,115	40,490,251
1945	458	23,218,288	15,886,938	46,893	6,238,885†	100,239	48,161	220,364	215,723	45,975,491
1946	456	23,885,542	20,830,764	52,946	6,084,705†	58,025	47,483	284,389	221,114	51,464,968
1947	461	23,974,619	26,257,630	58,146	6,006,007†	65,004	44,822	264,569	308,094	56,978,891
1948	453	22,609,983	32,741,605	111,464	6,166,345†	59,059	47,208	298,647	203,413	62,237,724
1950	457	22,844,480	41,568,838	161,779	7,611,922	3,220	56,350	491,944	212,572	72,951,105
1951	462	23,603,737	47,690,614	235,221	9,111,410	24,280	61,758	381,305	141,162	81,449,487
1952	459	28,154,803	53,801,902	239,543	10,209,452	1,005	60,254	549,628	98,383	93,114,970
1953	462	31,251,715	63,931,629	242,526	9,934,427	188	149,324	438,763	255,095	106,203,667
1954	470	31,782,273	73,671,797	337,466	10,593,935	7,472	341,088	629,260	156,963	117,520,254
1955	474	32,304,060	82,359,463	353,388	13,057,487	40,653	432,815	469,621	103,838	129,121,325

†Includes deposits in savings banks.

¹ Figures from 1911-1925 inclusive as of last business day in October; from 1926-1948 inclusive as of last business day in December; 1950 and subsequent years as of last business day in June.

No. 10

UNIONS FROM 1911 TO 1955 INCLUSIVE¹

LIABILITIES

Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable	Other Liabilities	Total Liabilities
1911	17	\$19,023	\$5,155	\$248	\$704	-	-	\$212	\$25,942
1912	26	64,910	21,948	1,150	3,131	-	-	371	91,510
1913	34	120,284	50,308	3,495	4,417	-	-	2,419	180,923
1914	50	177,657	78,892	6,147	5,199	-	-	1,536	269,431
1915	47	252,218	143,592	7,768	8,102	-	-	6,346	418,026
1916	53	436,164	328,103	15,395	24,465	-	-	4,223	808,350
1917	56	593,020	561,902	27,330	34,964	-	\$13,100	5,380	1,235,756
1918	59	874,542	978,495	42,407	54,283	-	4,641	8,188	1,962,556
1919	60	1,372,322	1,239,515	64,335	80,062	-	12,301	1,393	2,769,948
1920	65	1,935,844	1,784,581	97,910	130,939	-	10,328	3,676	3,966,278
1921	82	2,132,269	1,586,873	140,482	173,546	-	12,857	1,146	4,047,173
1922	86	2,429,077	2,181,245	196,295	201,388	-	5,000	8,260	5,021,265
1923	90	3,072,589	2,675,420	245,654	277,306	\$15,051	3,485	7,426	6,297,241
1924	89	3,777,918	3,006,462	291,963	328,390	27,418	21,425	7,234	7,460,810
1925	86	4,501,152	3,347,353	359,031	401,354	27,171	12,500	2,178	8,669,769
1926	205	6,726,097	3,374,358	440,766	284,673	43,362	119,778	10,508	10,999,542
1927	279	8,472,334	3,831,939	552,368	381,258	47,216	145,018	14,798	13,444,931
1928	297	9,794,599	4,036,811	654,690	439,328	55,661	122,006	34,778	15,137,872
1929	299	10,261,960	4,296,253	741,772	452,362	48,914	293,884	58,366	16,155,521
1930	309	9,197,359	3,855,046	781,482	450,595	68,996	185,900	68,821	14,608,199
1931	302	8,363,664	3,847,851	838,743	420,491	88,235	203,550	111,736	13,874,270
1932	285	7,161,347	3,704,978	856,840	383,515	101,132	160,205	153,088	12,521,153
1933	282	6,747,001	3,596,422	885,738	377,839	132,892	192,100	87,953	12,023,845
1934	304	7,107,920	3,751,232	939,820	426,595	135,290	114,796	100,008	12,575,661
1935	315	8,150,641	3,992,660	1,019,143	508,762	147,379	105,535	61,298	13,985,468
1936	336	10,934,724	3,431,073	1,160,556	579,600	187,104	114,342	92,206	16,499,605
1937	367	13,088,242	3,545,095	1,312,362	625,458	230,193	91,780	54,618	18,947,748
1938	386	14,644,069	3,638,539	1,443,015	696,686	270,232	97,615	41,040	20,831,196
1939	402	17,176,639	3,783,293	1,598,946	811,609	286,996	86,423	94,956	23,843,862
1940	441	19,592,878	4,066,175	1,810,047	910,625	313,952	65,544	151,722	26,910,973
1941	466	23,434,828	4,564,978	2,031,562	963,585	377,092	71,557	217,616	31,661,218
1942	467	24,064,686	5,128,855	2,232,476	832,968	427,125	39,402	112,028	33,737,540
1943	458	26,334,541	5,912,200	2,386,742	876,850	453,984	60,378	145,096	36,169,731
1944	454	29,213,105	7,100,035	2,568,538	959,201	498,752	26,000	126,620	40,490,251
1945	458	32,922,623	8,283,670	2,784,607	1,032,548	551,374	262,400	138,269	45,975,491
1946	456	39,587,347	6,669,936	3,034,859	1,247,069	578,691	106,928	240,138	51,464,068
1947	461	44,004,432	6,952,556	3,214,828	1,516,066	627,668	297,615	265,786	56,978,891
1948	453	48,321,852	7,023,738	3,654,676	1,779,645	725,510	424,424	307,879	62,237,724
1949	457	56,569,944	7,942,745	4,272,223	2,646,091	859,847	168,510	491,745	72,951,105
1950	457	63,837,231	7,978,667	4,812,554	2,885,240	1,051,359	212,969	671,467	81,449,487
1951	462	73,509,351	8,648,254	5,370,228	3,167,798	1,319,445	297,965	801,929	93,114,970
1952	462	84,175,275	9,240,369	6,007,724	3,739,152	1,551,442	195,500	1,294,205	106,203,667
1953	470	93,322,697	9,560,912	7,048,698	4,254,961	1,439,963	298,600	1,544,423	117,520,254
1954	474	102,624,048	10,048,864	7,783,782	4,797,103	1,721,050	510,767	1,640,711	129,121,325

CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932

Elliot G. Wellington, *President*Chester A. Caron, *Treasurer*Clara A. Iovino, *Clerk of Corporation*

Board of Directors: Linus Allain, Milton Band, Aldei J. Beauchemin, Chester A. Caron, Joseph L. Coburn, Vito Comperchio, Bernard T. Dembro, Herman R. Gullifer, Benjamin Hirsch, Clara A. Iovino, Robert F. King, Alfred G. LaRiviere, William H. Main, A. Omer Moulton, Jacob W. Mover, Cecil N. Sanford, James A. Scanlan, Roland Tuck, Donald Walsh, William H. Wellen, Elliot G. Wellington.

Business transacted at No. 5 Park Square, Boston

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to Members (unsecured)	\$295,466.80	Shares	\$438,331.42
Bonds	4,767.50	Guaranty Fund	2,475.00
Shares in Co-operative Banks	402,069.88	Reserve Fund	183.26
Deposits in Savings Banks	23,607.76	Undivided Earnings	1,498.13
Cash in Banks	4,493.28	Interim Income	1,612.71
Shares in Credit Unions	11,379.26	Notes Payable	298,000.00
Prepaid Insurance	316.04		
	<u>\$742,100.52</u>		<u>\$742,100.52</u>



